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AUTHOR Simpson, Kawanna J.; And Others  
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## ABSTRACT

This guide is intended for use in school-based intervention programs intended to help single parents (particularly teenagers who are expecting or already have a child) master basic money management and consumer skills. The guide is divided into sections dealing with the following topics: interpersonal relationships, value clarification, self-esteem, assertiveness, stress management, networking, human sexuality, teenage pregnancy, teenage parenting, child development and guidance, consumer rights and responsibilities, consumer decision making, banking and investment, taxation, health and life insurance, housing, transportation, success in balancing home life and a career, career planning, career-related education beyond high school, and equal employment opportunities. Information within each section is presented in relation to an overall objective, and concepts corresponding to the overall objective are included. Behavioral objectives are listed after each concept. Detailed teaching strategies, resource listings, and evaluation techniques follow. Concluding the guide are a 22-page resource guide and general information for teachers of students with special needs. (MN)

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ED280957

# Economic Development Planning for Single Parents

## Curriculum Materials for Vocational Teachers of Adolescents and Single Parents

*Special Emphasis on Meeting the Needs of the Teen Parent*

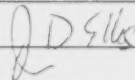
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ECONOMIC DEVELOPMENT PLANNING FOR SINGLE PARENTS

CURRICULUM MATERIALS FOR VOCATIONAL TEACHERS  
OF ADOLESCENTS AND SINGLE PARENTS

Special Emphasis on Meeting the Needs of the Teen Parent

Developed by:

Dr. Kawanna J. Simpson  
Project Director and  
Curriculum Writer  
Business Education

Dr. Sandra W. Miller  
Project Director and  
Curriculum Writer  
Home Economics Education

Mrs. Laura Fischer  
Curriculum Writer  
Business Education

Mrs. Francine Bonny  
Curriculum Writer  
Home Economics Education

Ms. Mary Hicks  
Word Processor  
Business Education

Mrs. Jamie Williams  
Curriculum Writer  
Home Economics Education

University of Kentucky  
Lexington, Kentucky

Office of Vocational Education  
Kentucky Department of Education  
Alice McDonald, Superintendent of Public Instruction

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## INTRODUCTION

### Need for the Handbook

If current trends continue, four out of every ten 14-year-old females in the United States today will be pregnant before they reach 20. About half of these pregnant young women will have conceived before high school graduation. Thus, if a school has 500 female freshmen, 100 will be pregnant before the end of their senior year. (1) The social and economic costs of such high rates of teen pregnancy are a crisis no school district dare ignore.

Teen pregnancy imposes lasting hardships. Only half of those who give birth before age 18 complete high school, as compared with 96 percent of those who postpone childbearing. The former earn half as much money and are more likely to be on welfare. (2) Sixty percent of the country's total aid to families with dependent children goes to women who first gave birth as teenagers. (3)

Only one in three girls under age 15 receives prenatal care during the vital first three months of pregnancy. For teenagers, the combinations of inadequate medical care, habits such as smoking and drinking, and poor diet contribute to a 92 percent greater likelihood of anemia, and a 23 percent greater likelihood of complications related to prematurity than for mothers ages 20 to 24. All this adds up to twice the normal risk of delivering a low-birth-weight baby (under 5.5 pounds), putting an infant in danger of mental, physical, and developmental problems that may require lifelong care. (4)

Emotional problems add to the stress experienced by pregnant teenagers. Many offspring of teen parents are victims of abuse at the hand of parents too immature to understand why their baby is crying or how their doll-like plaything has suddenly developed a will of its own. Suicide occurs seven times as often among school-age parents as among teenagers generally. (5)

For biological and social reasons, the consequences of teenage pregnancy are greater for females than males. However, being a teenager father can have a profound effect on a young man's life. If he marries, his education often has to be interrupted. If paternity is established, he is legally obligated to support his child until the child is 18 years old or is adopted.

Intervention through special educational experiences can cut down on unwanted pregnancy and improve pregnancy outcome among those who do become pregnant. In addition to the health benefits, offering special learning experiences to both pregnant and parenting students can also cut down on the school dropout rate. For example, of the 771 students enrolled in 1983-84 in Ohio's GRADS (Graduation, Reality, and Dual-Role Skills) in-school, secondary program for pregnant students and/or young parents, only 12.4 percent were not enrolled in school in September, 1984. (6)

Some school-based intervention programs are directed at adolescents who are already pregnant or have given birth. They emphasize obtaining adequate prenatal care, continuing one's education, and learning how to be a good parent. Other programs mix young mothers with adolescents who have not yet become pregnant. The theory of this approach is that students in the latter

group will not want to get pregnant before they are ready when they see how hard it is to parent. Such programs incorporate family planning information.

### Development of the Handbook

Members of the Handbook project staff analyzed the content of the previously mentioned programs, consulted with project advisory committee members and Kentucky State Department of Education personnel, and studied the literature and existing school curricula and programs in Kentucky to determine the most appropriate curriculum approach to meet the needs of Kentucky youth in the area of early pregnancy. From this process, a framework for the Handbook emerged.

The Handbook, which focuses on the needs of teen parents, is designed to be used with both pregnant and nonpregnant teens. It can be incorporated in any high school course or program to which it is relevant. The way it is used will vary from school system to school system because of the variety of organizational patterns and programming which exist within Kentucky. Because of the nature of the concepts the literature indicated were most important for the target population to understand, the information may be most applicable in business and home economics classes.

The Handbook was planned as a resource guide. It can be used independently, as a supplement to, or in combination with existing curriculum materials. How it is used will depend upon the teacher's analysis of the students' needs and the ratio of nonpregnant to pregnant teenagers in the class.

### Organization of the Handbook

The Handbook is divided into sections by major topics. The topics are listed in the Table of Contents. Teachers are encouraged to study the Table of Contents as a means of understanding the needs of the population for whom the materials were designed and how these needs relate to their classes. A resource guide is included at the end of the document to give further assistance to school personnel who are using the materials.

### Topics Sections

Information within each topic section is presented in relation to an overall objective. Concepts that correspond to the overall objective are included; after each concept, behavioral objectives are listed. Detailed teaching strategies, resource listings and evaluation techniques follow.

Teaching Strategies. Teaching strategies are listed beneath each set of behavioral objectives. These strategies are presented as samples of strategies teachers can provide to achieve the stated objectives. It is not necessary for a specific number or type of strategy to be implemented to achieve the objectives. Teachers can determine a strategy for reaching the objectives based on their knowledge of the students' competence gained through observation, interaction, and other means of assessment. Consideration needs to be given to the various academic needs of students, and strategies should be selected and adapted accordingly.

Resources. Some of the strategies involve special materials. These are listed opposite the strategy in the column titled Resources. CBVE in this column refers to the Kentucky Home Economics Competency Based Vocational Education Modules. The subject matter area of the CBVE Module and its number within the subject matter area are given with each listed module. For example, MFE-17 refers to Module 17 in the series on Management and Family Economics. Other subject area designation are as follows:

C-----Clothing  
F-----Foods  
HD----Human Development  
HHF---Housing and Home Furnishings

Some of the materials listed in the Resources column are included in the Handbook; these are labeled and the page number on which each is located is indicated. They are on the pages that follow the topic section in which they are cited.

Other materials in the Resources column involve commercial or published works. When a commercial or published material is cited, a resource category designation is given. The categories are articles, booklets, books, films, fimstrips, pamphlet, and other resources (e.g. games, kits, teacher guides). Entries in the Resource Guide are organized according to these categories.

Evaluation. For some concepts, evaluation techniques are listed. An assumption was made that teachers could prepare tests to assess students' cognitive accomplishment of each objective and thus this technique is never listed.

As a means of assessing student learning, tests and the listed evaluation techniques can be used by teachers to determine how well the objectives have been met. Students' performances in learning activities also can provide helpful feedback on progress toward accomplishing the objectives. Teachers are encouraged to be sensitive to varied opportunities that exist naturally for gaining information that would be helpful for assessing students' competencies. Observation, can be especially useful.

#### Resource Guide

Bibliographic and other information useful in scanning commercial and published materials listed in the Handbook is included in the Resource Guide. All resources incorporated in the Handbook were reviewed and evaluated by project staff.

- 
- (1) Jeanne Warren Lindsay, Educating Pregnant and Parenting Teens: Our Responsibility, Our Challenge (Buena Park, CA: Morning Glory Press, 1985), p. 2.
  - (2) Claudia Wallis, "The Tragic Costs of Teen-age Pregnancy," Reader's Digest 128 (April 1986): 100.

- (3) Lindsay, op. cit., p. 1.
- (4) Wallis, Ibid.
- (5) Lindsay, op. cit., p. 2.
- (6) Lindsay, op. cit., p. 8.

## INTERPERSONAL RELATIONSHIPS

OVERALL OBJECTIVE: To develop techniques which can be used to build and/or improve relationships and to examine the realities of divorce.

CONCEPT: COMMUNICATION

### BEHAVIORAL OBJECTIVES:

- (1) To identify why communication is important.
- (2) To define communication and identify the components of communication.
- (3) To explain characteristics of verbal and nonverbal communication.
- (4) To identify characteristics of different kinds of listeners.
- (5) To list and explain barriers to communication.
- (6) To identify good listening techniques.
- (7) To identify and explain the five different types of response styles.
- (8) To explain how to build effective communication skills.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System. In HD-15, Activity 3, include additional references.

Discuss the importance of interpersonal communication in lives.

Have each Teen Parent complete the communication checklist at the beginning of the unit. Do not collect the lists but have Teen Parents keep them to reevaluate themselves at the end of the unit.

### RESOURCES

CBVE: HD-15, "Communicating in Interpersonal Relationships."

Fruehling, Working at Human Relations, pp. 33-56;  
Fulton, Procedures for the Professional Secretary, pp. 74-99; Adler, Interplay: The Process of Interpersonal Communication; Johnson, Reaching Out: Interpersonal Effectiveness and Self-Actualization, pp. 61-140; Egan, You & Me: The Skills of Communicating and Relating to Others, pp. 72-194. (Books)

Transparency: Importance of Communication, Handbook, p. 18.

Handout: Communication Skills Self-Check, Handbook, p. 19.



Use transparencies to explain to Teen Parents the components of communication between parent and child. Emphasize that young children do not always understand our messages even though they may say and think they do.

Discuss the importance of accurate interpretation in the communication process. Have Teen Parents complete the interpretation activity.

Have Teen Parents evaluate their own listening skills as parents by completing the checklist. Ask them to place the checklist someplace at home where they can compare their actual listening practices with their self-evaluation checklist.

Have Teen Parents work together on a presentation on the interpersonal communication needs and characteristics of young children. Address areas such as a child's limited background and experience, the small vocabulary of a child, a child's tendency to pay attention to nonverbal communication, and a child's sensitivity to anger and fear.

Have Teen Parents construct a bulletin board on listening skills. Discuss with Teen Parents the difference between hearing and listening. Review specific techniques for improving listening skills through body position. Ask Teen Parents to practice being "solers" listeners.

Have Teen Parents role play the sentences on the handout using nonverbal communication that conflicts with the words. Discuss the importance of nonverbal and verbal communication agreeing in messages sent to children.

Transparencies: Components of Communication, Handbook, p. 20; Parent-Child Communication, Handbook, p. 21.

Handout: Interpretation Exercise, Handbook, p. 22.

Handout: Parenting Listening Habits, Handbook, p. 23.

Jackson, Getting Along with Others; Lane, Human Relations in Teaching, pp. 3-8, 178-200; Miller, Straight Talk, pp. 271-295. (Books)

Article: "A Child's Mind Is Shaped Before Age 2," Life, December 1971, pp. 88-90.

Bulletin Board: Be a Soler Listener, Handbook, p. 24.

Handout: Nonverbal Communication Conflicts, Handbook, p. 25.



Using a handout, explain the different types of responses. Lead Teen Parents in a discussion which addresses possible impacts of using each type of response style with children.

Discuss with Teen Parents how to recognize symptoms of anger, what responses are appropriate, and how to deal with one's own anger.

Discuss interpersonal communication differences of men and women. Include stereotyped roles, sexist language, different types of relationships, and friendship expectations.

Discuss with Teen Parents how to improve interpersonal communication. Use a transparency to list the techniques.

Have Teen Parents make a private list of communication skills in which they need to improve. Ask them to include their plan for improving each item on their list.

#### EVALUATION TECHNIQUES:

- (1) Present Teen Parents with a case situation of a conversation. Have Teen Parents write five responses--one in each of the different styles.
- (2) Ask Teen Parents to keep a log of their communication activities for two days. Have them evaluate the effectiveness of their communication activities.

#### CONCEPT: BUILDING CARING RELATIONSHIPS

##### BEHAVIORAL OBJECTIVES:

- (1) To learn the factors on which good relationships are based.
- (2) To learn ways of handling conflict within relationships.

Handout: Response Styles, Handbook, p. 26.

Gazda, Human Relations Development: A Manual for Educators, pp. 216-223; Waksman, Social Skills Training: A Manual for Teaching Assertive Behaviors to Children and Adolescents, pp. 24-27. (Other Resources)

Adler, Interplay: The Process of Interpersonal Communication, pp. 134-157; Corey, I Never Knew I Had A Choice, (Books)

Transparency: Building Effective Interpersonal Communication, Handbook, p. 27.

## TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents read from selected materials dealing with relationships.

Have Teen Parents construct a bulletin board illustrating the components of a successful relationship.

Have Teen Parents complete selected activities.

Provide Teen Parents with sample advice columns to illustrate relationship problems.

Have Teen Parents role play a family making a decision concerning a teenager's curfew following a date. In one enactment, have Teen Parents use an autocratic approach; and in a second enactment, have them use a democratic method of decision making. Have Teen Parents determine which approach is more conducive to building positive family relationships.

Have Teen Parents react to the following statement in writing or on tape: "I'm old enough if

## RESOURCES

CBVE: HD-16, "Handling Conflicts in Relationships."

Leavenworth, Family Living, pp. 44-70; Riker, et al., Married and Single Life, pp. 60-62; Caughey, Decisions for Independent Living, pp. 149-165. (Books)

Article: "How to Make Relationships Work for You," CO-ED, February 1985, pp. 19-24.

Pamphlet:  
Cooperative Extension Service:  
"Managing Your Relationships With Egograms."

Bulletin Board: Keys to Compatible Living, Handbook, p. 28.

Article: "Teaching Love in Family Living," Forecast, January, 1982, pp. 36-37.

Landers, Since You Ask Me; Van Buren, The Best of Dear Abby. (Books)

Mom or Dad want me to do something; but if I want to, I'm never old enough."

Have Teen Parents construct a collage that shows people building caring relationships.

Show a filmstrip dealing with friendships.

Filmstrip: Friends: How They Help... How They Hurt, Sunburst.

Have Teen Parents write an essay on "Qualities I Look for in a Friend." They may choose to use real-life or fictional examples of persons they feel have qualities that would be positive contributions to a relationship.

Have Teen Parents develop a list of personal qualities they could contribute to a friendship.

Have Teen Parents develop a profile of a person who would be a best friend based on the two previous lists of qualities important to relationships.

Have Teen Parents solve human development picture puzzles and word games.

Worksheets: Human Development Picture Puzzles and Word Games, Handbook, pp. 29-32.

#### EVALUATION TECHNIQUES:

Have Teen Parents develop solutions to the following conflicts:

- (a) A friend breaks his/her word.
- (b) Each family member wants to watch a different television program at the same time.
- (c) A neighbor borrows records without asking permission.
- (d) A family rents a more expensive apartment so there is less money for the extras the children want.
- (e) A wife wants her husband to watch their toddler while she goes to the grocery store, but he is exhausted at the end of a very tiring day.
- (f) Dad is always the boss. What he says goes.
- (g) A teenage daughter doesn't ask her parent's permission to go on a date.

## CONCEPT: DATING

### BEHAVIORAL OBJECTIVES:

- (1) To learn the purposes of dating.
- (2) To learn the qualities which make a person attractive to others.
- (3) To understand the importance of a positive personal attitude when meeting the opposite sex.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents read on dating from selected books and articles.

Have Teen Parents prepare a "Balance Sheet" of their assets and liabilities. After the two lists are completed, ask students to evaluate both lists and determine liabilities they possess that can be changed into assets. Have them remove those from the liability column, and start a new column called "Future Assets." Help students use their assets to become more self-confident. Discuss with them how a more confident attitude can help them be successful when dating. Have them discuss the meaning of this statement: Positive and friendly attitudes will always be greater social assets than looks.

Discuss with Teen Parents the difference between an individual with a positive self-concept and one who is conceited and arrogant. Explore with Teen Parents the reasons why someone who is arrogant

### RESOURCES

CBVE: HD-10, "Serious Dating."

Riker, et al., Married and Single Life, pp. 115-125; Ryder, Contemporary Living, pp. 133-134. (Books)

Articles: "The Green Eyed Monster, My Sister Frances and Me," p. 6; "Can I Ever Get That Special Person to Notice Me?" pp. 24-25, CO-ED, April 1981.

Article: "The Subject is Dating: A Lesson Plan," Forecast, April 1981, p. 42.

Article: "The Subject is Dating: A Lesson Plan," Forecast, April 1981, p. 42.

may really have a negative view of him/herself.

Discuss the importance of having some common hobbies and interests with a dating partner. Have Teen Parents prepare a list of the things they do and don't enjoy doing. Have them make a list of characteristics they would want to find in a person they are dating. Have them include interests and hobbies. Compare and discuss these lists.

Ask each Teen Parent to make a list of what he/she feels is the purpose of dating (e.g., discovering oneself, becoming more realistic about the opposite sex, learning how to handle sexual feelings, and learning about other families). When Teen Parents are finished, write all the functions of dating on the chalkboard and discuss them. Discuss why dating is important for growing up.

Have Teen Parents develop a bulletin board of humorous cartoons they find in newspapers and magazines on dating and adolescent problems. Discuss each cartoon before placing it on the bulletin board.

Using CO-ED Magazine's Dating Student Poll, have Teen Parents answer the questions concerning the "perfect date." Discuss the results of the poll in class. Have Teen Parents get responses from other teenagers. Compile the results from the polls and report them to the class and/or other groups such as Future Homemakers of America/Home Economics Related Occupations.

Have Teen Parents poll their parents as to the dating customs of their high school days. Have

Article: "The Subject is Dating: A Lesson Plan," Forecast, April 1981, p. 42.

Article: "The Subject is Dating: A Lesson Plan," Forecast, April 1981, p. 42.

Article: "The Subject is Dating: A Lesson Plan," Forecast, April 1981, p. 42.

Handout: Dating Student Poll, Handbook, p. 33.



them share their findings with classmates and compare them with the school poll.

Have Teen Parents read a selected article on dealing with the pressures of dating.

Handout: Dealing with Sexual Pressure, Handbook, pp. 34-35.

Provide Teen Parents with role play situations which will illustrate the pressures of dating. Have them supply ways of coping with these pressures.

Handout: "Role Play Situations for Dealing with Dating Pressures," Handbook, p. 36.

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents define autocratic and democratic decision making as they relate to the building of positive family relationships.
- (2) Have Teen Parents analyze current songs and advertisements for examples of sexual pressure.

#### CONCEPT: MATE SELECTION

##### BEHAVIORAL OBJECTIVES:

- (1) To develop an understanding of emotional love as it compares to infatuation and sexual urge.
- (2) To develop guidelines which may be used in determining qualities important in mate selection.

##### TEACHING STRATEGIES

Have Teen Parents read about the emotion of love from selected books.

Have Teen Parents take a love inventory test. Score the test using each statement as a basis for discussion.

Have Teen Parents bring to class the lyrics of a love song, a love poem, or a quotation on love. Use these materials to illustrate the differences in infatuation, romantic love, and marital love.

##### RESOURCES

Leavenworth, Family Living, pp. 76-86; Riker, et al., Married and Single Life, pp. 127-132; Ryder, Contemporary Living, pp. 118-123. (Books)

"Love, A Self-Test," Family Life Educator Teaching Tools, Volumes 1-3, pp. 38-39. (Book)

Have Teen Parents read about mate selection from selected books.

Leavenworth, Family Living, pp. 74-86, 94-97; Ryder, Contemporary Living, pp. 136-139; Riker, et al., Married and Single Life, pp. 127-136. (Books)

Have Teen Parents view a filmstrip on mate selection.

Filmstrip: Choosing Each Other, Glencoe.

Divide the Teen Parents into two groups: males and females. Have the females list the qualities they feel are the most important when selecting a mate and the qualities they feel are most important to the males when selecting a partner. Have the males list the same but in reverse. Have each group select the three most important qualities from their lists. Combine the two groups and have them share the results of their group meetings. Both the similarities and differences should be discussed along with the accuracy of each group's perceptions of the other.

Have each Teen Parent develop a description of him/herself using the qualities each feels would most affect his/her relationship with a partner. From the descriptions, have each Teen Parent develop a profile of his/her ideal partner.

Invite a marriage counselor or a member of the clergy to speak to Teen Parents on the importance of careful mate selection. Have the speaker address such topics as maturity, compatibility, and commitment.

#### EVALUATION TECHNIQUE:

Have Teen Parents write an essay on the topic, "One does not fall in love, one grows in love."

## CONCEPT: MARRIAGE

### BEHAVIORAL OBJECTIVES:

- (1) To determine the legal requirements for marriage.
- (2) To identify possible causes of conflict in marriage.
- (3) To learn techniques for successfully adjusting to marriage.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents read material on the topic of marriage in selected books.

Have Teen Parents construct a bulletin board on marriage.

Have Teen Parents do an activity on building a happy marriage.

Have Teen Parents complete selected activities which identify possible problem areas in marriage. After each activity, discuss the results of the findings with the Teen Parents.

Provide Teen Parents with case studies on marriage. Have them react to the case studies through class discussion.

### RESOURCES

CBVE: HD-19, "Preparing for Marriage;" HD-23, "Making Marital Adjustments."

Leavenworth, Family Living, pp. 102-105, 114-128; Riker, et al., Married and Single Life, pp. 150-154, 197-214; Ryder, Contemporary Living, pp. 165-171, 173-188.  
(Books)

Bulletin Board: Education for Marriage, Handbook, p. 37.

Handout: Unscramble Your Way to a Happy Marriage, Handbook, p. 38.

"Marriage Expectations," pp. 44-45; "What's Important in Your Marriage?" p. 69, Family Life Educator Teaching Tools, Volumes 1-3; Riker, et al., Married and Single Life, pp. 214-215.  
(Books)

Leavenworth, Family Living, Instructor's Guide, pp. 21-22; Ryder, Contemporary Living, Instructor's Guide, pp. 51-52. (Other Resources)

Riker, et al., Married and Single Life, pp. 195, 197, 198, 209, 214. (Book)

Have Teen Parents role play situations involving married couples displaying various types of behavior. These situations may include: a marriage partner who must always be correct, the couple who argues constantly, a marriage partner who makes all the marital decisions, and the couple who works cooperatively in decision making. Following each situation, discuss each behavior and the effect it may have on the future of the marriage if it continues. Include in the discussion what might be done to alter any negative behaviors.

Have Teen Parents use discussion to determine areas where marital problems are most likely to occur (e.g., finance, education, relationships with other family members). Following the discussion have Teen Parents develop ways of handling each of the problem areas so as to deter long-range problems.

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents write a fictitious case study illustrating how a marital problem was solved by a young couple.
- (2) Have Teen Parents develop a list of five techniques to use in identifying and facing marital problems such as finances, work division, and in-law relationships.

#### CONCEPT: DIVORCE

##### BEHAVIORAL OBJECTIVES:

- (1) To examine the causes of a failed marriage.
- (2) To learn the laws which define the various aspects of divorce.
- (3) To understand the reality of divorce as it applies to the couple and others.

##### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

##### RESOURCES

CBVE: HD-24, "Separation and Divorce."

Have Teen Parents read selected books dealing with divorce.

Leavenworth, Family Living,  
pp. 327-336; Riker, et al.,  
Married and Single Life,  
pp. 301-310; Ryder,  
Contemporary Living,  
pp. 162-165, 305-307.  
(Books)

Have Teen Parents discuss causes of divorce. Guide them into including the ages of the partners, their educational backgrounds, their perceptions of role fulfillment, and their life goals. Following the discussion, have Teen Parents relate reasons why couples they know have divorced.

Have Teen Parents set up a "Divorce Court" situation in which the two sides of each divorce action can be presented and reviewed. Have Teen Parents role play a judge, lawyers, and couples seeking divorces. The cases may come from the previous activity or from a formulated list. After each decision by the judge, evaluate the marriage as to its strengths and weaknesses.

Show a filmstrip dealing with divorce.

Filmstrip: Divorce and Remarriage, Glencoe.

Invite an attorney or judge to speak to Teen Parents concerning divorce laws. Have the speaker address topics such as requirements and regulations concerning filing for divorce, residency requirements, alimony, child support, division of property, and outstanding debts.

Have Teen Parents list the people other than the divorcing couple who would be affected by a divorce. Determine how each of these people could positively or negatively affect the outcome of the conflict.

Have Teen Parents read selected materials on the effects of divorce on children.

Leavenworth, Family Living,  
"The Last Day," p. 334;  
Bienenfeld, My Mom and Dad  
Are Getting a Divorce;  
Corman, Kramer Versus  
Kramer. (Books)

Invite a child psychologist to speak to the Teen Parents on the effects of divorce on children. Have the speaker address topics such as the age of the child, division of time between parents, and the relationships with the families of the divorced couple.

#### EVALUATION TECHNIQUE:

Have Teen Parents write the effects a divorce might have on the following: a toddler, a junior-high student, a teenager who has an infant, a teenager whose parents are divorcing, a parent of teenaged children, a person who has been married twenty-five years, and a retired parent whose child is divorcing.



## IMPORTANCE OF COMMUNICATION

DEFINES AND CONFIRMS OUR SELF-CONCEPT

ENABLES THE SATISFACTION OF OUR PHYSICAL AND SAFETY NEEDS

- A BABY CRIES WHEN HUNGRY
- A CHILD SCREAMS FOR HELP AFTER FALLING

PROVIDES FOR SATISFACTION OF OUR SOCIAL NEEDS

PRAISE FROM OTHERS ENHANCES SELF-ESTEEM

PROVIDES THE BASIS FOR RELATIONSHIPS WITH OTHERS

EXPRESSES OUR EMOTIONS

SHARES OUR FEELINGS AND BELIEFS WITH OTHERS

INFLUENCES THE CLIMATE WHERE WE WORK, LIVE, AND PLAY

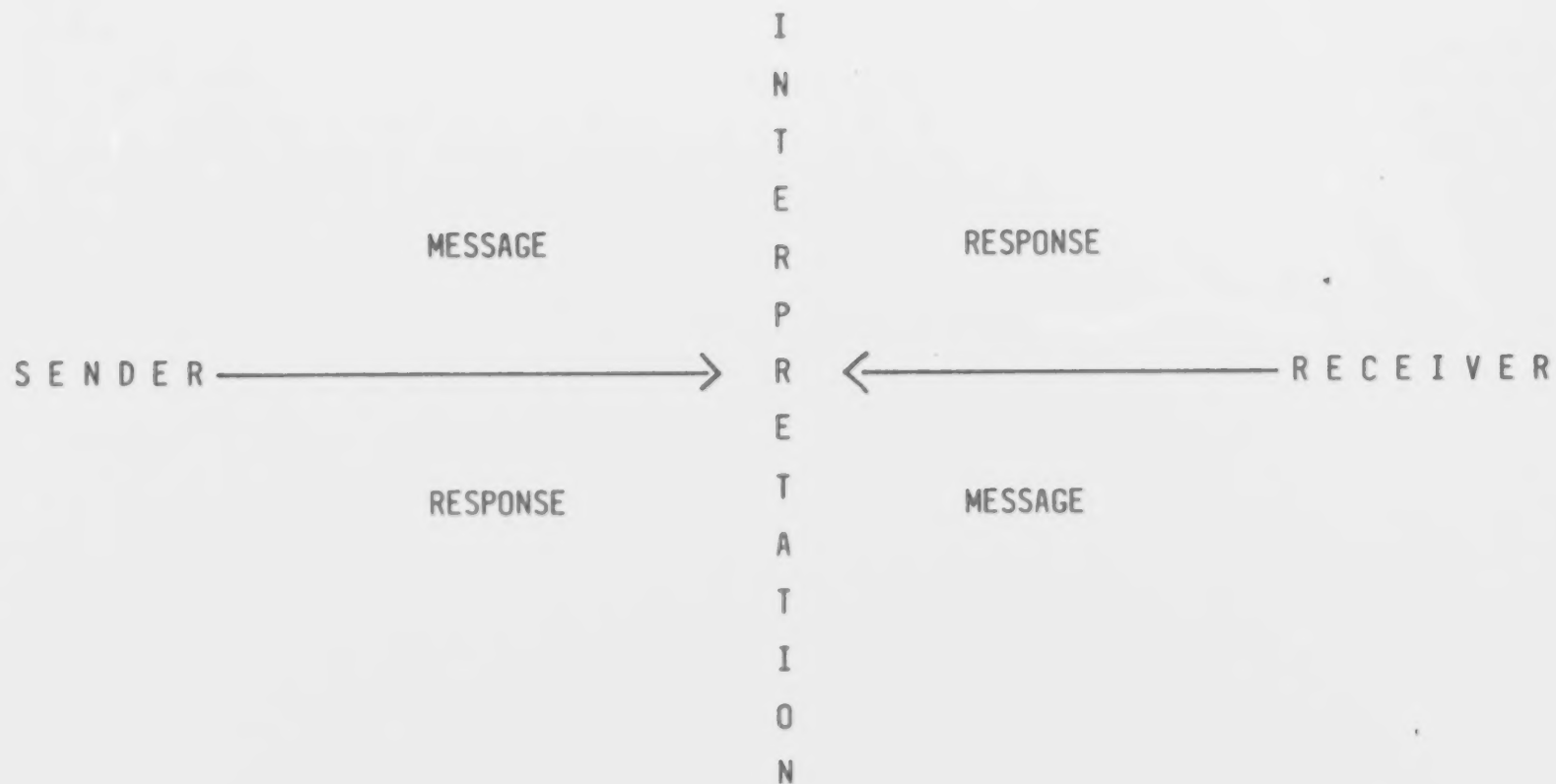
CAN'T AVOID COMMUNICATING

# COMMUNICATION SKILLS SELF-CHECK

DIRECTIONS: Place a checkmark in the column that best describes your communication behavior.

|                                                                                          | Usually | Sometimes | Seldom |
|------------------------------------------------------------------------------------------|---------|-----------|--------|
| 1. I am sensitive to how other people feel.                                              | _____   | _____     | _____  |
| 2. I listen carefully to other people.                                                   | _____   | _____     | _____  |
| 3. I pay attention to the non-verbal communication of others.                            | _____   | _____     | _____  |
| 4. I trust others.                                                                       | _____   | _____     | _____  |
| 5. I make sure that I have understood what the other person is saying before I respond.  | _____   | _____     | _____  |
| 6. I acknowledge my honest feelings about what is said.                                  | _____   | _____     | _____  |
| 7. I let other people know what I feel about what is said.                               | _____   | _____     | _____  |
| 8. I talk freely and openly.                                                             | _____   | _____     | _____  |
| 9. I use language that I know others can understand.                                     | _____   | _____     | _____  |
| 10. I listen for facts as they are presented.                                            | _____   | _____     | _____  |
| 11. I remember that other people have different experiences and backgrounds from myself. | _____   | _____     | _____  |
| 12. I judge other people.                                                                | _____   | _____     | _____  |
| 13. I put labels on other people.                                                        | _____   | _____     | _____  |
| 14. I get upset when someone disagrees with my ideas.                                    | _____   | _____     | _____  |
| 15. I criticize other people.                                                            | _____   | _____     | _____  |
| 16. I think about what I am going to say when other people are talking.                  | _____   | _____     | _____  |

# COMPONENTS OF COMMUNICATION



# PARENT-CHILD COMMUNICATION

## MESSAGE

CINDY! CAN'T YOU  
TELL THAT YOU DID  
NOT BUTTON YOUR  
BLOUSE CORRECTLY?!



SHE IS JUST  
BEING STUBORN

INTERPRETATION

SHE THINKS  
I'M DUMB



I LIKE MY BLOUSE  
BUTTONED THIS WAY.  
I WON'T CHANGE IT.

## RESPONSE

## INTERPRETATION EXERCISE

DIRECTIONS: Work with a partner; time your partner for two minutes while he or she completes this exercise. DO NOT LOOK AT YOUR PARTNER'S PAPER. After two minutes, stop. Let your partner time you while you complete this exercise. After both of you have completed the exercise, compare your results. Identify any different interpretations you and your partner might have made while completing the exercise.

1. Draw a square beside number two.
2. Circle number 6 in this list.
3. Write the letters JKL.
4. Draw a square to the left of number one.
5. Repeat 1, 2, 3, 4, 5, 6 very fast to yourself.
6. Write the total of  $2 + 8 + 20$ .
7. Write your name at the right.
8. Write the answer to  $(7+3) \times (25-20)$ .
9. Underline number three in this list.
10. Write today's date below.

# PARENTING LISTENING HABITS

|                                                                                | USUALLY | SOMETIMES | SELDOM |
|--------------------------------------------------------------------------------|---------|-----------|--------|
| 1. I respond to each of my child's questions or requests.                      | _____   | _____     | _____  |
| 2. My child asks the same question several times before I respond.             | _____   | _____     | _____  |
| 3. I can easily ignore my child's comments when I am with other people my age. | _____   | _____     | _____  |
| 4. I respond to my child's questions with complete, relevant answers.          | _____   | _____     | _____  |
| 5. I pay attention to my child's non-verbal communication cues.                | _____   | _____     | _____  |
| 6. As I listen, I focus my total attention on my child.                        | _____   | _____     | _____  |
| 7. I do not interrupt when my child is speaking.                               | _____   | _____     | _____  |
| 8. I make contact with my child through touch as I listen.                     | _____   | _____     | _____  |
| 9. I think of other things when my child is speaking to me.                    | _____   | _____     | _____  |
| 10. I make time to listen to my child even when I am tired or very busy.       | _____   | _____     | _____  |



BE A SOLER LISTENER !!!

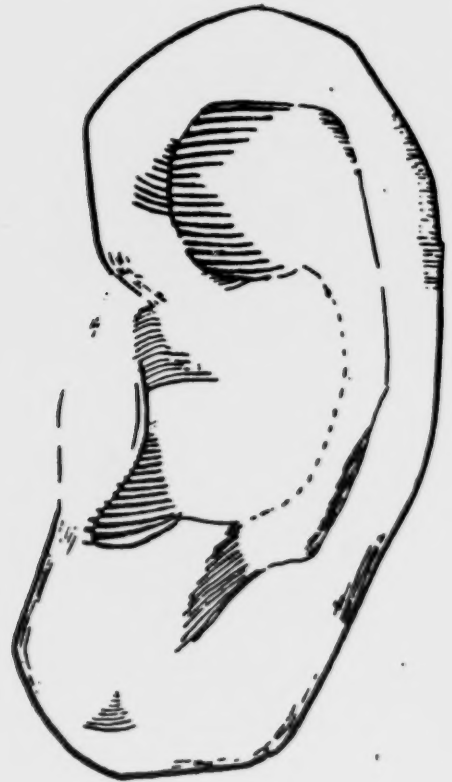
SQUARELY FACE THE OTHER PERSON.

ADOPT AN OPEN POSTURE.

LEAN TOWARD THE OTHER PERSON.

MAINTAIN GOOD EYE CONTACT.

TRY TO BE RELATIVELY RELAXED WHILE LISTENING.



## NONVERBAL COMMUNICATION CONFLICTS

DIRECTIONS: Use gestures, posture, facial and eye expressions, and clothing to make your nonverbal communication conflict with the verbal message as you express each of the following messages.

1. Hello, Alice, I'm very pleased to meet you.
2. Steven, I want you to pick up your room before you go outside.
3. Yes, Mr. Rainwater, I would really like to work in your office.
4. Sally, that is a lovely dress.
5. No, Adam, I am not mad at you.
6. I'm not trying to tell you what to do, but if I were you I'd think twice about it.
7. Of course I'm interested in hearing the whole story; please continue.
8. Jessie, I'd love to know your opinion about this hat.
9. I am very relaxed, thank you.
10. Mrs. Fish, this casserole is delicious; I'd love to have the recipe.
11. Goodnight, John, I had a wonderful time.
12. Thank you for visiting with us this weekend; please come and see us again soon.

## RESPONSE STYLES

EVALUATIVE RESPONSE: The receiver of the message makes a judgment of the relative goodness, appropriateness, effectiveness, or rightness of the sender's problem. The receiver usually implies what the sender ought to do.

INTERPRETATIVE RESPONSE: The receiver tries to "teach" the sender about what his or her problem means and how the sender really feels about the situation. The receiver either subtly or obviously implies what the sender might or ought to think.

SUPPORTIVE RESPONSE: The receiver seems to reassure, pacify, or reduce the sender's intensity of feeling. The receiver implies that the sender need not feel as he/she does.

PROBING RESPONSE: The receiver's response indicates an intent to seek further information, provoke further discussion along a certain line, or question the sender. The receiver implies that the sender would profit from discussing the problem or part of the problem further.

UNDERSTANDING RESPONSE: (Sometimes called paraphrasing) The receiver responds only to ask the sender whether the receiver correctly understands what the sender is saying, how the sender feels about the problem, and how the sender sees the problem.

DIRECTIONS: Read the following statements and the responses to the statements. Identify the response style as EVALUATIVE, INTERPRETATIVE, SUPPORTIVE, PROBING, or UNDERSTANDING.

GIRL----"I've lived in this town for eight years and in this neighborhood for five, and I still don't know anyone. Even at school I just can't make friends. I'm always nice to other kids, even when I feel uncomfortable inside. Sometimes I tell myself that it's good not to get too close to anyone; that people are undependable; that they really only care for themselves; that I'm better off without friends. Sometimes I think I really mean it."

1. It's gone on so long it almost has you convinced. Is that right?
2. Listen, here's what we can do. You can join this club I belong to. Our group is small; we need more members. We do lots of fun, active activities so even if you are too afraid to make friends, at least you can have fun.
3. When you first meet someone, what do you say? How do you act?
4. It's pretty hard to be without friends. I would really work on that. There are lots of things you could do to learn to make friends, and the sooner you get started, the better.
5. Maybe your not wanting friends is just covering up something else.

1-understanding, 2-supportive, 3-probing, 4-evaluative, 5-interpretative

## BUILDING EFFECTIVE INTERPERSONAL COMMUNICATION

WORK ON IMPROVING YOUR SELF-CONCEPT

CONFRONT YOUR FEAR OF SELF-DISCLOSURE

LEARN TO DEAL WITH YOUR EMOTIONS

- ACKNOWLEDGE YOUR FEELINGS
- RECOGNIZE THE DIFFERENCE BETWEEN FEELING AND ACTING
- ACCEPT THE RESPONSIBILITY FOR YOUR FEELINGS
- CHOOSE THE BEST TIME AND PLACE TO EXPRESS YOUR FEELINGS
- SHARE YOUR FEELINGS CLEARLY AND UNAMBIGUOUSLY

IMPROVE YOUR RESPONSES TO OTHERS

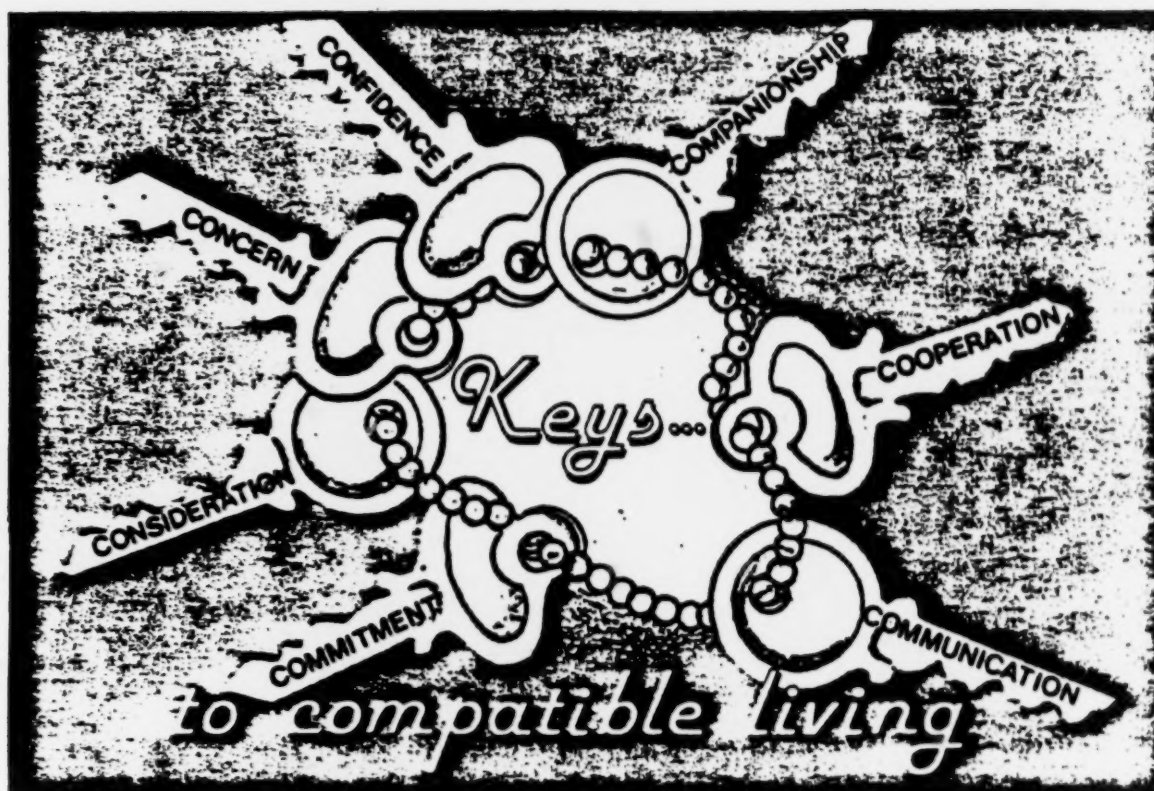
BECOME AN ACTIVE LISTENER

- STOP TALKING
- REACT APPROPRIATELY
- CONCENTRATE ON WHAT IS BEING SAID
- GET RID OF DISTRACTIONS
- AVOID MAKING ASSUMPTIONS
- DON'T ARGUE MENTALLY
- LISTEN FOR MAIN POINTS AND FACTS
- ASK QUESTIONS TO ENHANCE YOUR UNDERSTANDING
- USE BODY POSITIONS WHICH ENHANCE LISTENING
- SHARE THE RESPONSIBILITY FOR THE COMMUNICATION

BE AWARE OF NONVERBAL COMMUNICATION

- FEELINGS TRANSMITTED
- AGREEMENT WITH VERBAL MESSAGE
- REFLECTION OF CULTURAL BACKGROUND

BE PATIENT -- DON'T GIVE UP

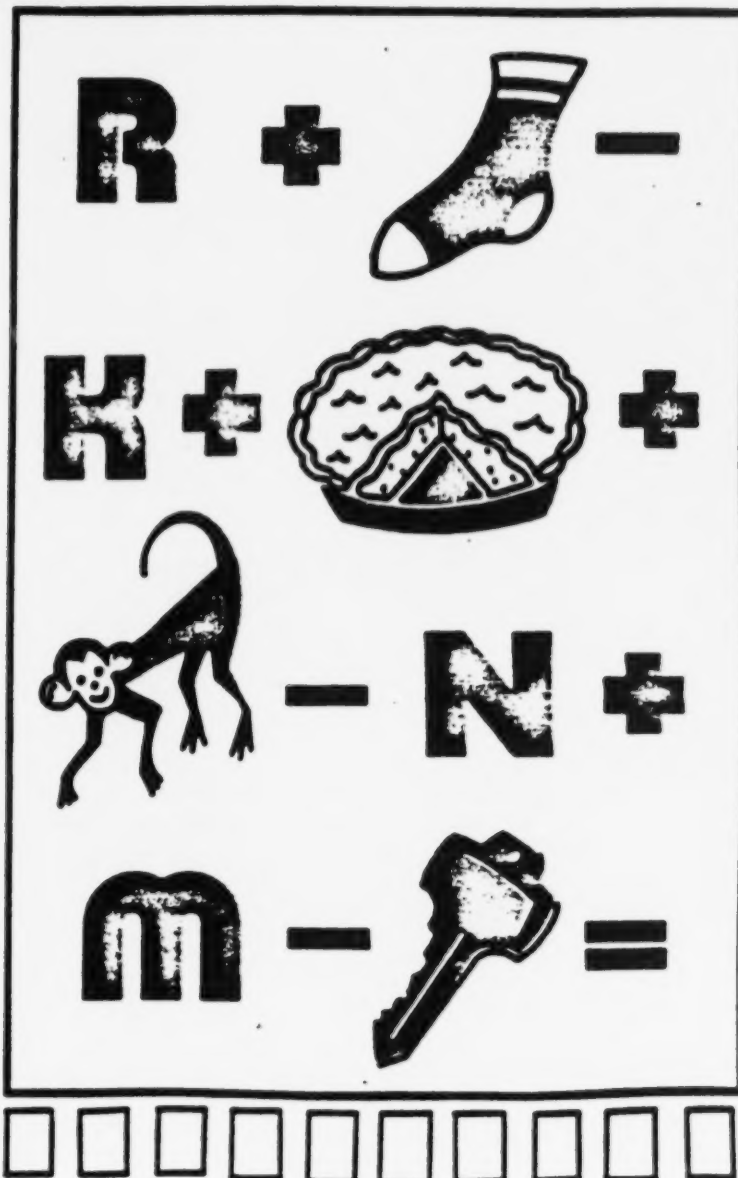


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# HUMAN DEVELOPMENT PICTURE PUZZLE #1

This is called a rebus scramble. Here's how to solve it.

Write down each of the words that is illustrated in each puzzle. Then add or subtract the letters, as directed. The next step: Unscramble the letters and you'll have an important concept you will learn in your human development classes. Use the hint next to the puzzle as a clue. When do you know if you've found the right answer? The words you decipher will fit into the squares in the rebus box, with one letter in each square!



## PUZZLE HINT:

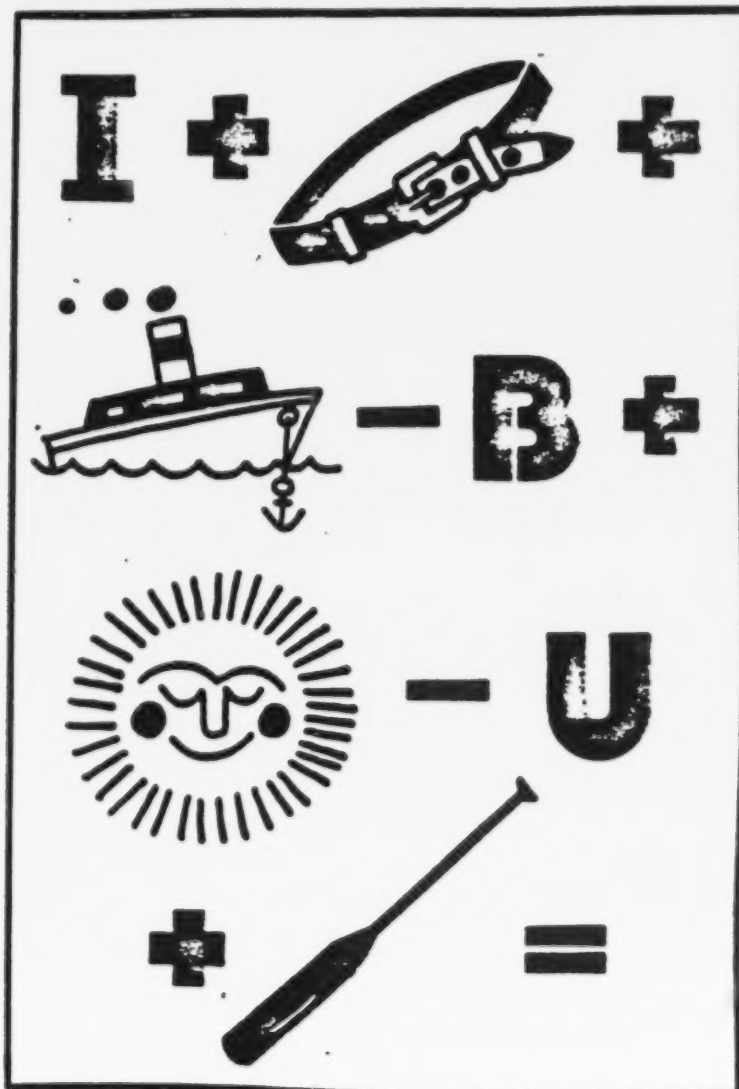
The ability to make sacrifices in order to find a mutually satisfying solution to a problem you and someone you love are experiencing.

Answer: Compromise. From Forecast. Copyright (c) 1984 by Scholastic. Used by permission of Scholastic Inc.

# HUMAN DEVELOPMENT PICTURE PUZZLE #2

This is called a rebus scramble. Here's how to solve it.

Write down each of the words that is illustrated in each puzzle. Then add or subtract the letters, as directed. The next step: Unscramble the letters and you'll have an important concept you will learn in your human development classes. Use the hint next to the puzzle as a clue. When do you know if you've found the right answer? The words you decipher will fit into the squares in the rebus box, with one letter in each square!



## PUZZLE HINT:

A name for the emotional  
bonds that you form with oth-  
er people.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|

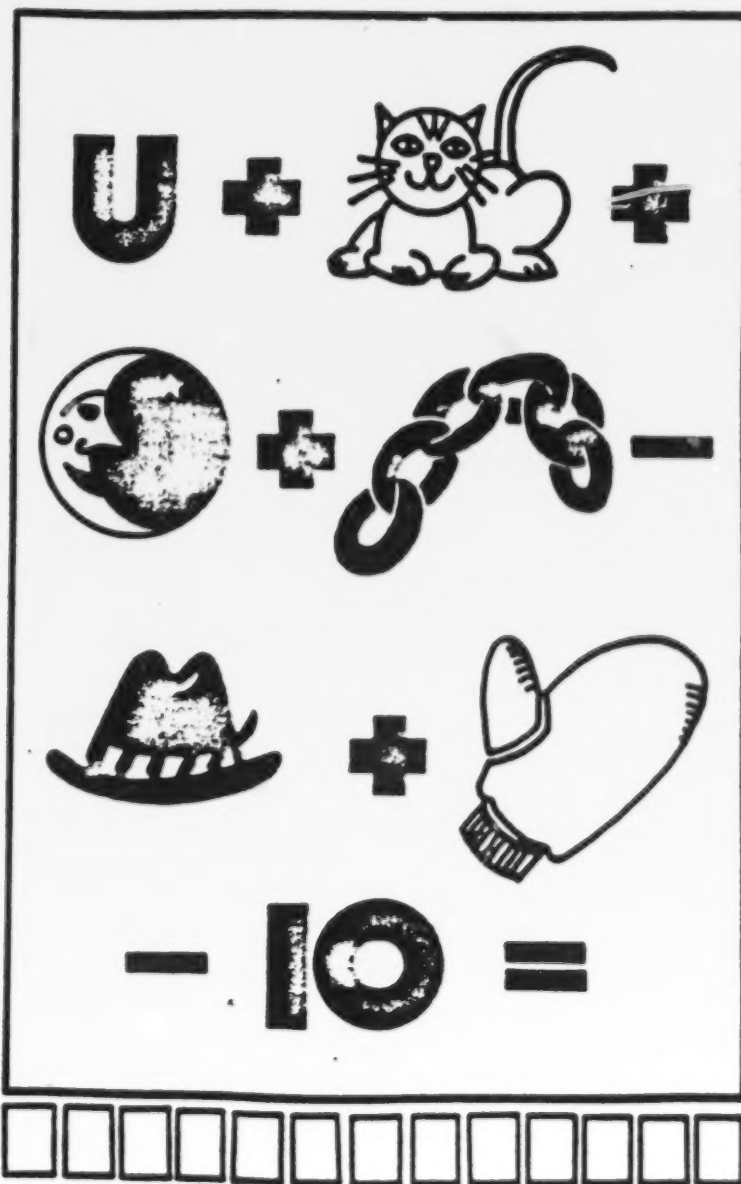
Answer: Relationships. From Forecast. Copyright (c) 1984 by Scholastic.  
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# HUMAN DEVELOPMENT PICTURE PUZZLE #3

This is called a rebus scramble. Here's how to solve it.

Write down each of the words that is illustrated in each puzzle. Then add or subtract the letters, as directed. The next step: Unscramble the letters and you'll have an important concept you will learn in your human development classes. Use the hint next to the puzzle as a clue. When do you know if you've found the right answer? The words you decipher will fit into the squares in the rebus box, with one letter in each square!



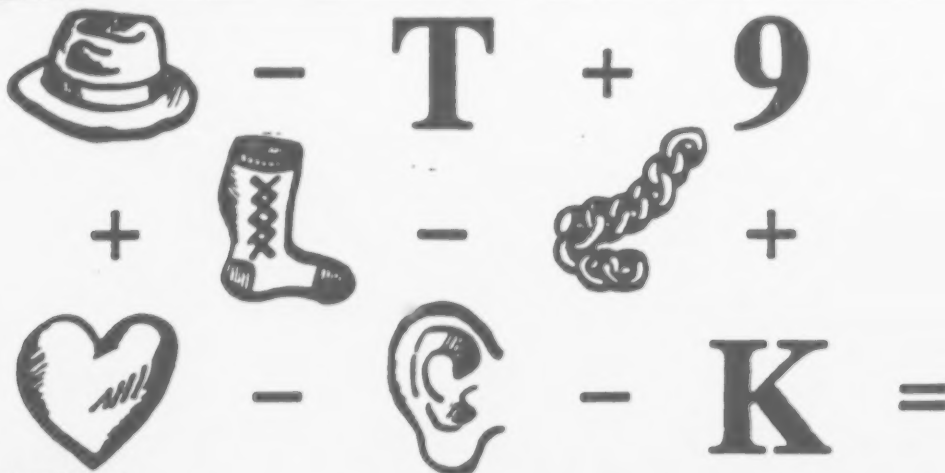
## PUZZLE HINT:

The verbal and nonverbal exchange of words, thoughts, and feelings between people; the ability to talk and listen.

Answer: Communication. From Forecast. Copyright (c) 1984 by Scholastic. Used by permission of Scholastic Inc.

# FRIENDSHIP WORD GAMES

To find out how close to a good friendship, try to figure out these word games. Write down all the letters and words illustrated in each puzzle. Then add or subtract the letters, as directed. Your final step: Unscramble the letters you have left to find two important qualities a good friend will possess. If you need a clue to help you find the correct answers, use the "Friendship Hint" next to each puzzle. The correct answers to the rebus games will fit into the squares in the game boxes, one letter in each square.



**FRIENDSHIP HINT:**  
A friend who has this quality will always tell you the truth.

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| □ | □ | □ | □ | □ | □ |
|---|---|---|---|---|---|



**FRIENDSHIP HINT:**  
A friend has this quality if he is dependable, and will always do what he says he will.

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| □ | □ | □ | □ | □ | □ | □ | □ |
|---|---|---|---|---|---|---|---|

HAT - T - HINE - BOCK - CHAIN - HEART - EAR - K - HONEST

I - DRAWER - BOOT - BOOR - O - BELL - BOW - T - RELIABLE

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## DATING STUDENT POLL

Do you date? What's your idea of the "perfect" date? How do you feel about splitting the cost of a date? These are just a few of the questions asked in this poll. Please answer these and the other questions that follow. The answers of class members will be totaled and used as a basis for class discussion.

Are you a Guy \_\_\_\_ or a Girl \_\_\_\_?

1. Do you date?

Yes \_\_\_\_ No \_\_\_\_ Sometimes \_\_\_\_

2. Do most of your friends date?

Yes \_\_\_\_ No \_\_\_\_ Sometimes \_\_\_\_

3. How would you define "dating" among you and your friends? (Check one.)

Hanging out with the gang \_\_\_\_  
Dating a few different people \_\_\_\_  
Going steady \_\_\_\_

4. What's your idea of the "perfect" date? (Check one.)

Going out to eat \_\_\_\_ Going to a school game \_\_\_\_  
Going to a movie \_\_\_\_ Going to a party \_\_\_\_  
Watching TV \_\_\_\_

5. Is it okay for a girl to ask a guy for a date?

Yes \_\_\_\_ No \_\_\_\_ Sometimes \_\_\_\_

6. Is it okay for a guy and girl to split the cost of a date?

Yes \_\_\_\_ No \_\_\_\_ Sometimes \_\_\_\_

7. If you date, do you date kids from your own crowd?

Yes \_\_\_\_ No \_\_\_\_ Sometimes \_\_\_\_

8. Are looks important to you?

Yes \_\_\_\_ No \_\_\_\_

9. What do you look for in a date? (Check one.)

Personality \_\_\_\_ Smile \_\_\_\_ Reputation \_\_\_\_ Popularity \_\_\_\_  
Sense of humor \_\_\_\_ Intelligence \_\_\_\_

Dating is an important part of growing up because. . .

## DEALING WITH SEXUAL PRESSURE

Many teenagers are poorly equipped to resist the pressures to go too far sexually too soon. The Girls Club of America provides these guidelines to help teenage girls deal with sexual pressure.

Know that you always have the right to say "no," even if you have said "yes" in the past.

When with someone who may try to apply undue pressure, avoid high-risk situations, such as going for a drive or to an empty house.

Think twice about dating much older men; they are likely to be more experienced sexually and expect more from you.

Don't signal that you want to have intercourse when you mean to refuse it.

Socialize with friends who share your beliefs and values and are not likely to pressure you to violate them.

Don't drink or take drugs, which destroy your "won't power."

Don't believe the myth that everyone else is doing it. Before age 17, most girls are not having sex, and a large percentage of those who are, have had intercourse only once.

Think in advance about ways to reject sexual advances, especially if you don't want to reject your date. You might say, for example, "I really like you a lot and I know you want to have sex, but at this point in my life I'm not ready for that."

Think through why you might be tempted to say yes and determine whether the reasons are sound.

Talk in advance about how far you want to go with each other. That will help to avoid last-minute conflicts.

Learn the lines boys use to push girls into sex and be ready with a reply. Here are some examples, derived from Dr. Sol Gordon's book, You Would If You Loved Me (Bantam, 1978), as well as from Dr. Barbara Herjanic, the Girls Clubs and Ruth Bell's comprehensive book on sexuality for teenagers, Changing Lives (Random House, 1980):

"Everyone else is doing it" -- "That's good, then you won't have any trouble finding someone else."

"Let me show you how much I love you" -- "If you loved me, you wouldn't pressure me."

"Live for today, tomorrow we might die" -- "I'll take my chances."

"You don't know what you're missing" -- "That will make two of us."

"You owe it to me" -- "Next time we go out, it'll be my treat."

"I'll show you what it feels like to be a woman" -- "If you were a real man, you wouldn't want me to miss my youth."

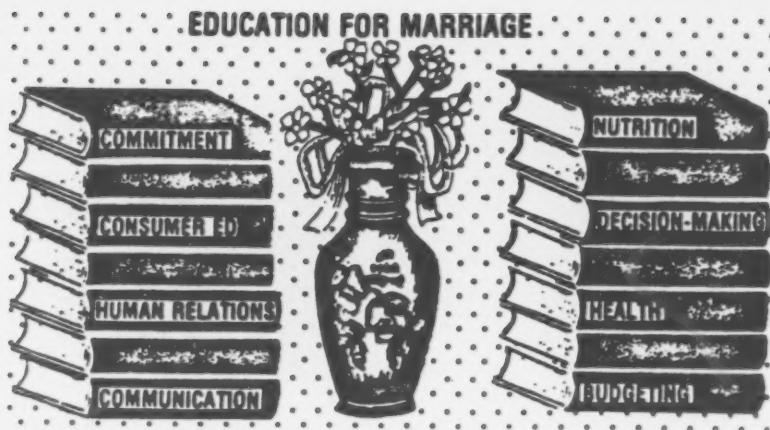
"If you don't, I'll leave you" -- "If that's how much you care about me, good riddance."

"What's wrong with you anyway?" -- "Nothing, what's wrong with you?"

From "Help Teens Deal with Pressure." Lexington Herald-Leader, 11 May 1986, Sec J., p. 7.

## ROLE PLAY SITUATIONS FOR DEALING WITH DATING PRESSURES

1. Alan's girlfriend in another town invites him to a Labor Day weekend at the family's home. His friend's parents are spending the weekend elsewhere and his parents don't know that the two of them will be alone.
2. Betty is at a party without a date and a boy she's always wished would notice her offers her a ride in the country. He has been drinking.
3. Greg and Lisa, seniors in high school, have been dating for two years. Greg has recently been applying pressure to Lisa to let him show her "how much he loves her."
4. Linda, a fifteen-year-old, has been asked out on a date by a twenty-year-old guy. He wants to show her "how to be a woman."
5. Sharon feels relieved. She has been to a doctor and learned that she isn't pregnant. Sharon has decided that on her next date with Tom she is going to say "no," even though she has said "yes" in the past.
6. Sally has recently celebrated her fifteenth birthday and her parents have given her permission to date. She is a little concerned about the talk at high school that "everybody" has sex as a part of a date. Bill has asked her out for Friday evening.
7. Karen, a seventeen-year-old, has had several sexual advances on dates. She wants to go to vocational school and not think about a marriage and family yet. To avoid rejecting her date when he makes sexual advances, she replies, "I really like you a lot and I know you want to have sex, but at this point in my life I am not ready for that."
8. The type of clothes that Lynn wears signals that she wants to have intercourse on a date when she means to refuse it. On a weekend date with Joe, she refuses and he wants to know "what is wrong with her."
9. Karen and Alan have been dating for several months and they care for each other. Even though Karen has been tempted to say yes, she is trying to determine whether the reasons are sound. She wants to talk to Alan in advance to determine how far they want to go with each other to avoid last-minute conflicts.
10. Jack has recently been socializing with some friends who do not share the sexual beliefs and values that he grew up believing. His girlfriend is pressuring him to violate them and has told him that he "owes it to her."



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UNSCRAMBLE YOUR WAY TO  
A HAPPY MARRIAGE

- |                                                                                                                                |               |
|--------------------------------------------------------------------------------------------------------------------------------|---------------|
| 1. Poor _____ can result in misunderstanding within a marriage.                                                                | MMOCNIUTIOANC |
| 2. Without a healthy _____ - _____, you can't have a healthy marriage.                                                         | FELS-GMAEI    |
| 3. In choosing someone to marry, it's important that you share the same _____.                                                 | SLVAUE        |
| 4. In disagreements, both parties should be willing to _____ in order to solve the problem.                                    | MISEMOCPOR    |
| 5. _____ and friendship are the most important qualities of a good marriage.                                                   | TTSUR         |
| 6. In a marriage, it is as important to have _____ interests and friends as it is to have mutual interests and friends.        | AULDIVNIID    |
| 7. If both husband and wife are working, they should arrange a fair division of _____ chores.                                  | HESUOOHDL     |
| 8. In order to avoid arguments within a marriage, it is important to develop a congenial relationship with your _____ - _____. | NI-SLAW       |
| 9. You'll have better luck being understood if you use a combination of _____ and tact.                                        | YHNTSOE       |
| 10. _____ attraction is important, but if that is all there is, the marriage won't last.                                       | ICLAYPHS      |
| 11. Conflicts over _____ can cause some of the most serious rifts in a marriage.                                               | YNMEO         |
| 12. Before you marry, you should discuss whether or not you want to have _____.                                                | NERHCLDI      |

ANSWERS

- |                  |               |              |
|------------------|---------------|--------------|
| 1. Communication | 5. Trust      | 9. Honesty   |
| 2. Self-image    | 6. Individual | 10. Physical |
| 3. Values        | 7. Household  | 11. Money    |
| 4. Compromise    | 8. In-laws    | 12. Children |

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## VALUE CLARIFICATION

**OVERALL OBJECTIVE:** To develop an understanding of values, their importance in our lives, and how they are developed.

**CONCEPT:** DEFINING VALUES

### **BEHAVIORAL OBJECTIVES:**

- (1) To define the concept of values.
- (2) To identify different types of values.
- (3) To identify value influences.

### **TEACHING STRATEGIES**

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Provide Teen Parents with reading materials about values.

Discuss with Teen Parents the definition of values.

Explain the difference between motive and value. Discuss the relationship of universal human needs to values.

Identify and explain the different kinds of values.

Have Teen Parents read the anecdote of the missionary washing the leper. Discuss what the value differences are between the missionary and the woman.

### **RESOURCES**

CBVE: MFE-1, "Clarifying Values."

Daggett, Your Future: Plans and Choices, pp. 18-31; Egglund, Human Relations at Work, pp. 24-31; Kidwell, Knowing Your Self, pp. 81-110; Fulton, Exploring Human Relations, pp. 37-39; Baltus, Personal Psychology for Life and Work, pp. 34-36. (Books)

Article: "Character Education--Can It Be Taught?" The Balance Sheet, September 1979, pp. 27-31.

Transparency: What Are Values? Handbook, p. 42.

Transparency: What Do You Value Most For Security? Handbook, p. 43.

Transparency: Kinds of Values, Handbook, p. 44.

Baltus, Personal Psychology for Life and Work, p. 35. (Book)

Have Teen Parents identify influences on their values; list them on the chalkboard under categories of people, places, and things. Discuss which influences are stronger at different times in our lives. Under people, the list should include parents, friends, relatives, neighbors, teachers, employers, co-workers, and persons in the community; under places, the list should include the part of the country in which one lives, the part of town, the schools attended, and the places one has visited; under things, the list should include television, radio, movies, books, magazines, newspapers, and records.

## CONCEPT: CLARIFYING VALUES

### BEHAVIORAL OBJECTIVES:

- (1) To define value clarification.
- (2) To identify how values change.
- (3) To describe effects of unclear values.

### TEACHING STRATEGIES

Define and discuss value clarification emphasizing the importance of clarifying our values many times during our lives.

Using a flowchart, explain how values are developed and changed. Discuss how the Puritan work ethic has changed.

Have Teen Parents write a list of their highly held values and identify the behaviors, comments, or actions that support and/or contradict their values.

Discuss with Teen Parents the effects of having unclear values.

Discuss the importance of self-esteem in maintaining our values.

### RESOURCES

Transparency: Are My Values Reflected In My Actions? Handbook, p. 45.

Eggland, Human Relations at Work, p. 26. (Book)

Transparency: Effects of Unclear Values, Handbook, p. 46.

CONCEPT: VALUE DEVELOPMENT IN CHILDREN

BEHAVIORAL OBJECTIVES:

- (1) To identify three distinct stages of value development during the first six years of a child's life.
- (2) To identify the parent's role in value development.

TEACHING STRATEGIES

Have Teen Parents read about value development in children.

Using the chart on p. 4, discuss the three stages of a child's value development and the appropriate parental tasks and/or roles to enhance value development.

Have each Teen Parent keep a two-week journal of his/her child's behaviors that indicate the child's developmental stage and appropriate parental behavior to enhance value development. Discuss selected journal entries to identify successful value development and possible problems with strategies for correcting problems.

Discuss with Teen Parents the responsibility of parents to screen outside influences on a child's values. Have Teen Parents make a list of methods for screening outside influences.

RESOURCES

Pamphlet:  
Cooperative Extension Service:  
"How Children Learn Values."

Pamphlet:  
Cooperative Extension Service:  
"How Children Learn Values,"  
p. 4.

# WHAT ARE VALUES?

VALUES ARE PERSONAL BELIEFS THAT...

TELL US WHAT IS RIGHT OR JUST,

TELL US WHAT IS DESIRABLE AND WORTHWHILE, AND

GUIDE US IN MAKING EVERYDAY DECISIONS AND CHOICES.



WHAT DO YOU VALUE MOST FOR SECURITY?

EDUCATION?



MONEY?



RELIGION?



FAMILY?



FRIENDS?



## KINDS OF VALUES

TANGIBLE VALUES: MATERIAL OBJECTS THAT  
CAN BE TOUCHED -- SEWING MACHINE,  
PIANO, GLASS OF WATER.

INTANGIBLE VALUES: NON-CONCRETE IDEALS  
OR CONCEPTS -- LOVE, HAPPINESS,  
RESPECT, BEAUTY.

TERMINAL VALUES: DESIRABLE ENDSTATES OF  
EXISTENCE -- PEACE, EQUALITY, INNER  
HARMONY, BROTHERHOOD.

INSTRUMENTAL VALUES: DESIRABLE MODES OF  
CONDUCT -- HONESTY, FORGIVENESS,  
INDEPENDENCE, COMPETENCE.



ARE MY VALUES REFLECTED IN MY ACTIONS?

VALUE: HEALTH

--DO I EXERCISE REGULARLY?

--DO I EAT PROPERLY?

--DO I GET ENOUGH REST AND RELAXATION?

--DO I TAKE WARNING SIGNS FROM MY  
BODY SERIOUSLY?

--DO I GO FOR REGULAR CHECKUPS?

--DO I MONITOR MY WEIGHT?

--DO I DEAL WITH STRESS PROPERLY?

VALUE: HONESTY

--DO I SPEAK UP WHEN I MADE THE MISTAKE?

--DO I EVER TELL "TINY" LIES?

--DO I EVER EXAGGERATE A STORY?

--DO I SOMETIMES ONLY MENTION PART OF  
THE TRUTH?

--DO I EVER STRETCH THE TRUTH TO HELP  
OTHERS?

## EFFECTS OF UNCLEAR VALUES

### EXTREME DISSENTERS:

- DISAGREE WITH EVERYTHING AND EVERYONE
- DESTROY ARGUMENTS FOR THE SAKE OF DESTRUCTION
- AVOID CONFRONTATION WITH OWN VALUES

### OVER-CONFORMISTS

- ALWAYS TRY TO PLEASE EVERYBODY
- GET INTO SERIOUS TROUBLE BY TRYING TO CONFORM TO CONFLICTING VALUES
- APPEAR LAZY
- LACK MOTIVATION AND PURPOSE

### INCONSISTENTS

- CONSTANTLY CHANGE ACTIVITIES
- CHANGE FRIENDS FREQUENTLY
- BEHAVE ONE WAY WITH ONE GROUP AND ANOTHER WAY WITH A DIFFERENT GROUP
- OFTEN SEEM CONFUSED

## SELF-ESTEEM

OVERALL OBJECTIVE: To understand how self-esteem develops and how to improve one's self-esteem.

CONCEPT: UNDERSTANDING THE IMPORTANCE OF SELF-ESTEEM

### BEHAVIORAL OBJECTIVES:

- (1) To define and explain self-esteem.
- (2) To identify common needs of all people.
- (3) To explain the importance of self-esteem in our lives.

### TEACHING STRATEGIES

Have each Teen Parent make two confidential lists: one of the characteristics he/she likes about him/herself and another of the characteristics he/she dislikes about him/herself. Have Teen Parents label each of their characteristics as a body self-concept, a social self-concept, or a cognitive self-concept. Explain that self-esteem is the value personally placed on each of the three concepts and that these values are revealed as positive or negative feelings toward that dimension of ourselves. Discuss with Teen Parents that many negative feelings indicate a low self-esteem and a majority of positive feelings indicate a high self-esteem.

Identify and explain influences on self-esteem, including performance, abilities, appearance, and judgments of significant others. Have Teen Parents identify types of persons who are significant others to them. This list could include parents, grandparents, aunts and uncles, ministers, teachers, neighbors, employers, and friends.

Have Teen Parents identify the common needs of all people including eating, sleeping, security, safety, affection, love, recognition,

### RESOURCES

Transparencies: Dimensions of Our Self-Concept, Handbook, p. 53; Self-Esteem Defined, Handbook, p. 54.

Transparency: Everyone Needs..., Handbook, p. 55.

and achievement of full potential. Using a transparency, explain Maslow's needs hierarchy. Emphasize that these needs are universal. Point out that self-esteem is a learned response as people strive to fulfill these needs.

Discuss with Teen Parents the importance of having high self-esteem.

Transparency: Importance of Self-Esteem, Handbook, p. 56.

## CONCEPT: RECOGNIZING SYMPTOMS OF LOW SELF-ESTEEM

### BEHAVIORAL OBJECTIVES:

- (1) To identify symptoms of low self-esteem.
- (2) To evaluate one's own level of self-esteem.

### TEACHING STRATEGIES

Have Teen Parents read and re-search information on self-esteem.

### RESOURCES

Burwick, Self Esteem: You're Better Than You Think;  
Osborne, Self Esteem: Overcoming Inferiority Feelings; James, A New Self: Self-Therapy With Transactional Analysis;  
Baird, The Power of a Positive Self-Image;  
Weisman, The Winner's Way: A Transactional Analysis Guide for Living, Working, and Learning; Tolman, A Women's Guide to Business and Social Success; Russon, Personality Development for Work, pp. 3-108; Sanford, Women and Self-Esteem: Understanding and Improving the Way We Think and Feel About Ourselves; Johnson, Reaching Out: Interpersonal Effectiveness and Self-Actualization, pp. 140-157; Fulton, Exploring Human Relations, pp. 23-36; Fruehling, Working at Human Relations, pp. 11-20; Kidwell, Knowing Your Self. (Books)

Article: "Helping Teens on  
the Road to Maturity,"  
Forecast, January 1980,  
p. 45.

Pamphlet:  
Network Publications:  
"Feel'n Good!"

Transparency: Low Self-Esteem  
Symptoms, Handbook, p. 57.

Handout: Self-Esteem  
Evaluation, Handbook,  
pp. 58-59.

Clark, How to Raise Teenagers' Self-Esteem, pp. 7-8,  
11-16. (Book)

Discuss with Teen Parents some  
symptoms of low self-esteem.

Have Teen Parents complete a  
self-evaluation checklist. Dis-  
cuss each item in relation to  
the symptoms of low self-esteem.

Using the descriptions listed  
in How to Raise Teenagers' Self-  
Esteem, have Teen Parents identify  
themselves as having either high  
or low self-esteem. Citing the  
case studies from this book, ask  
Teen Parents to identify factors  
leading to the development of their  
self-esteem level.

Have Teen Parents write down each  
negative comment heard from one  
person to another or from a  
person about him/herself for  
two days. Use the comments to  
discuss the symptoms of low  
self-esteem.

#### CONCEPT: IDENTIFYING CAUSES OF LOW SELF-ESTEEM

##### BEHAVIORAL OBJECTIVE:

To identify causes of low self-esteem.

##### TEACHING STRATEGIES

Explain causes of low self-esteem.

Have Teen Parents identify  
situations, experiences, and/or  
encounters that lead them into  
thoughts that make them feel  
bad about themselves. Make a  
list of these on the chalkboard  
and discuss each in relation to  
causes of low self-esteem.

##### RESOURCES

Transparency: Causes of Low  
Self-Esteem, Handbook, p. 60.

CONCEPT: ENHANCING SELF-ESTEEM

BEHAVIORAL OBJECTIVE:

To identify ways to improve self-esteem.

TEACHING STRATEGIES

Have Teen Parents construct a bulletin board that emphasizes that each person must take responsibility for his/her own feelings.

Discuss with Teen Parents ways to improve self-esteem. Use a transparency to help emphasize specific techniques.

Sometimes low-self esteem is reinforced by continual negative thoughts about oneself. Explain to Teen Parents how negative thoughts must be countered by positive ones. Encourage them to verbalize these positive arguments by "talking to themselves." Use a handout to identify some negative thoughts and counter statements. Ask Teen Parents to keep a list of their negative self-thoughts over a 5-day period. At the end of that time, have them write a positive counter statement for each and encourage them to use those counter statements as "self-talk" in the future.

Have Teen Parents write ways in which they can help others feel good or successful. Have them add to the list begun on the handout.

Discuss giving and receiving compliments. Have Teen Parents practice giving and receiving compliments.

Discuss with Teen Parents how to deal with criticism.

RESOURCES

Bulletin Boards: Only You! Handbook, p. 61; Character, Handbook, p. 62.

Transparency: Enhancing Self-Esteem, Handbook, p. 63.

Handout: Negative Thoughts - Positive Counters, Handbook, pp. 64-65.

Handout: People Building, Handbook, p. 66.

Waksman, Social Skills Training: A Manual for Teaching Assertive Behaviors to Children and Adolescents, p. 18. (Book)

Waksman, Social Skills Training: A Manual for Teaching Assertive Behaviors

Have Teen Parents describe in writing the characteristics of the person whom they most admire. Have them evaluate themselves in terms of the desirable characteristics.

Take time to have a success session each week to provide Teen Parents an opportunity to share their successes of the week. If some think that they have had no success, point some out such as completed assignments, surviving another week staying in school while caring for a child, and/or not missing classes.

Have Teen Parents write a specific plan of action for improving their areas of low self-esteem. Encourage Teen Parents to monitor how well they stay with the plan by keeping a daily journal.

Have Teen Parents complete activities as selected by the instructor from recommended resources.

Silvernail, Developing  
Positive Student Self-  
Concept. (Book)

Elkins, Self-Concept  
Sourcebook: Ideas and  
Activities for Building  
Self-Esteem; Eberle,  
Affective Education  
Guidebook: Classroom  
Activities in the Realm of  
Feelings; Canfield, 100 Ways  
to Enhance Self-Concept in  
the Classroom. (Other  
Resources)

"Being All You Can Be,"  
Cooperative Extension  
Service. (Booklet)

#### CONCEPT: RAISING CHILDREN WITH HIGH SELF-ESTEEM

##### BEHAVIORAL OBJECTIVES:

- (1) To explain how self-esteem develops.
- (2) To identify ways in which parents can help their children have high self-esteem.



## TEACHING STRATEGIES

Have Teen Parents read and report on at least one book dealing with self-esteem (or self-concept) and young children. Have them share ideas and information from the book in writing or orally.

Discuss with Teen Parents concerns/issues such as the effect of one parent's absence on a child's self-esteem development; a mother's working hindering a child's self-esteem development; problems a child with low self-esteem encounters in school.

Have Teen Parents keep a journal in which they write what they did each day to help their child develop high self-esteem. Have them self-evaluate their journal entries weekly or biweekly to provide a basis for improvement strategies.

## RESOURCES

Yawkey, The Self-Concept of the Young Child; Jensen, Responsibility and Morality: Helping Children Become Responsible and Morally Mature; Ginott, Between Parent and Child; Weisman, The Winner's Way: A Transactional Analysis for Living, Working, and Learning; Bean, How to Raise Children's Self-Esteem; Briggs, Your Child's Self-Esteem. (Books)

## DIMENSIONS OF OUR SELF-CONCEPT

BODY SELF

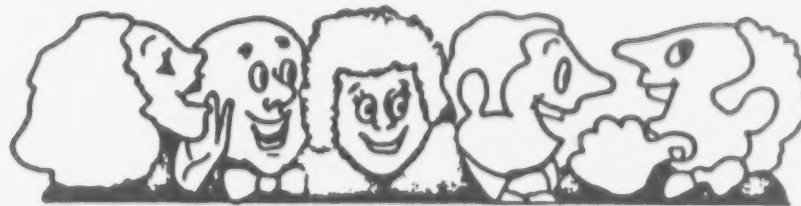


53

COGNITIVE SELF



SOCIAL SELF



SELF-ESTEEM DEFINED

BODY SELF

C+

D

A+

B+

E

SOCIAL SELF

C

A-

A

B

COGNITIVE SELF

E

D-

SELF-ESTEEM:

THE VALUE WE PLACE UPON  
DIMENSIONS OF OUR SELF-CONCEPT.

EVERYONE NEEDS . . .

SELF-  
ACTUALI-  
ZATION NEEDS:  
REALIZING ONE'S  
FULL CAPABILITIES.

ESTEEM NEEDS: SUCCESS,  
SELF-RESPECT, RECOGNITION.

SOCIAL NEEDS: IDENTIFICATION  
WITH OTHER PEOPLE, AFFECTION, LOVE.

SAFETY NEEDS: SECURITY, ORDER, PHYSICAL  
SAFETY IN ONE'S ENVIRONMENT, AND STABILITY.

PHYSIOLOGICAL NEEDS: THE BASIC HUMAN NEEDS FOR  
FOOD, OXYGEN, WATER, SLEEP, SEX, AND ACTIVITY DRIVES.

MASLOW'S NEEDS-HIERARCHY THEORY

## IMPORTANCE OF SELF-ESTEEM

INFLUENCES OUR CHOICE OF FRIENDS

AFFECTS OUR RELATIONSHIPS WITH OTHERS

DETERMINES HOW WILLING WE ARE TO TAKE RISKS TO SUCCEED

AFFECTS OUR CAREER CHOICE

INFLUENCES HOW WELL WE CAN HANDLE DIFFICULT TIMES

DETERMINES THE LIMITS OF OUR ABILITIES

AFFECTS OUR ABILITY TO BE A HAPPY PERSON

## LOW SELF-ESTEEM SYMPTOMS

PROCRASTINATION

UNKEPT APPEARANCE

CONSTANT CRITICISM: PROJECTS CRITICISM ON OTHERS TO MAKE  
SELF SEEM SUPERIOR.

SEEKING STATUS: GRASPING AT STATUS SYMBOLS TO HIDE FEELING OF  
INSECURITY.

OBSESSIVE-COMPULSIVE PERSONALITY (OVEREATER, ALCOHOLIC,  
CONSTANT TALKER, PERFECTIONIST, AND WORKAHOLIC): BEING  
EXCESSIVE TO HIDE FEELINGS OF INADEQUACY OR INFERIORITY.

FANTASIZING: DAYDREAMS, OBSESSION WITH TV, OR CONSTANT INVOLVE-  
MENT IN ACTIVITIES TO AVOID INTERPERSONAL RELATIONSHIPS.

MASKING: THE BULLY, TYRANT, OR BLUFFER WHO PUTS UP A FALSE  
FRONT TO HIDE FLAWS.

MEDIOCRITY: SATISFIED WITH JUST GETTING BY.

WITHDRAWN: AVOIDS CONTACT WITH OTHERS.

NEGATIVISM: IS NEGATIVE ABOUT EVERYTHING AND EVERYONE.

UNDISCIPLINED: LACKS SELF-DISCIPLINE.

PITY SEEKING: LOOKS FOR SYMPATHY FROM OTHERS, POINTS OUT OWN  
FAILURES, VOICES "I'M NOT GOOD ENOUGH."

SUICIDAL: OFTEN AN ATTEMPT TO "GET EVEN" OR MAKE A FINAL ESCAPE  
IF SHYNESS, WITHDRAWAL, OR REBELLION DID NOT WORK.

## SELF-ESTEEM EVALUATION

DIRECTIONS: For each item below, place a checkmark in the column that best describes you. This exercise will not be collected.

|                                                                                          | STRONGLY<br>AGREE | AGREE | DISAGREE |
|------------------------------------------------------------------------------------------|-------------------|-------|----------|
| 1. I often put off doing things that are difficult or that I dislike.                    | _____             | _____ | _____    |
| 2. People take advantage of me.                                                          | _____             | _____ | _____    |
| 3. When working on a difficult task, I give up easily.                                   | _____             | _____ | _____    |
| 4. I try to be alone rather than participate socially.                                   | _____             | _____ | _____    |
| 5. I try to never depend on others.                                                      | _____             | _____ | _____    |
| 6. I often discuss my deepest thoughts and feelings with others.                         | _____             | _____ | _____    |
| 7. I try to govern others.                                                               | _____             | _____ | _____    |
| 8. I am shy and feel nervous when I'm with others.                                       | _____             | _____ | _____    |
| 9. I often exaggerate the importance of others.                                          | _____             | _____ | _____    |
| 10. I usually blame others for my problems.                                              | _____             | _____ | _____    |
| 11. I fear rejection and will do almost anything to gain approval.                       | _____             | _____ | _____    |
| 12. I frequently put myself down with thoughts and/or words.                             | _____             | _____ | _____    |
| 13. It makes me angry when people compare me to others who are doing better than myself. | _____             | _____ | _____    |
| 14. I often find myself clinging to another person.                                      | _____             | _____ | _____    |
| 15. I constantly seek companionship.                                                     | _____             | _____ | _____    |
| 16. I dwell on criticisms made by others.                                                | _____             | _____ | _____    |
| 17. I try lots of methods to attract attention.                                          | _____             | _____ | _____    |
| 18. I'm very selfish.                                                                    | _____             | _____ | _____    |
| 19. I am a perfectionist and often see myself as being more capable than others.         | _____             | _____ | _____    |
| 20. I fear being different.                                                              | _____             | _____ | _____    |



- |                                                                                                   |       |       |       |
|---------------------------------------------------------------------------------------------------|-------|-------|-------|
| 21. I find it difficult to make decisions.                                                        | _____ | _____ | _____ |
| 22. If I fail to get my way, I pout.                                                              | _____ | _____ | _____ |
| 23. I am often loud and boisterous.                                                               | _____ | _____ | _____ |
| 24. I am extremely competitive and must always win.                                               | _____ | _____ | _____ |
| 25. I'm easily jealous.                                                                           | _____ | _____ | _____ |
| 26. I often boast about myself.                                                                   | _____ | _____ | _____ |
| 27. I feel uncomfortable when I am praised.                                                       | _____ | _____ | _____ |
| 28. I often try to get even with people who wrong me.                                             | _____ | _____ | _____ |
| 29. I need a sense of accomplishment at all times.                                                | _____ | _____ | _____ |
| 30. I feel satisfaction from bad news about another.                                              | _____ | _____ | _____ |
| 31. I am always a follower and never a leader.                                                    | _____ | _____ | _____ |
| 32. When listening to another, I usually find myself thinking about what I'm going to say next.   | _____ | _____ | _____ |
| 33. I allow others to lead me against my will and better judgment.                                | _____ | _____ | _____ |
| 34. I seldom compliment others.                                                                   | _____ | _____ | _____ |
| 35. I often compare myself with others.                                                           | _____ | _____ | _____ |
| 36. I find it difficult to make and keep friends.                                                 | _____ | _____ | _____ |
| 37. I enjoy correcting the mistakes of others.                                                    | _____ | _____ | _____ |
| 38. I enjoy frequent gossip sessions.                                                             | _____ | _____ | _____ |
| 39. I often fail.                                                                                 | _____ | _____ | _____ |
| 40. I am often lazy and lack self-discipline.                                                     | _____ | _____ | _____ |
| 41. I enjoy saying things that will embarrass others.                                             | _____ | _____ | _____ |
| 42. Many of my thoughts and words are negative.                                                   | _____ | _____ | _____ |
| 43. I believe what other people tell me, even though I had thought differently before they spoke. | _____ | _____ | _____ |
| 44. I do not trust my own judgment.                                                               | _____ | _____ | _____ |
| 45. I spend much of my time in self-evaluation.                                                   | _____ | _____ | _____ |

## CAUSES OF LOW SELF-ESTEEM

### OVERPROTECTIVENESS

- NOT ALLOWED TO MAKE DECISIONS
- SMOTHERED WITH HELP (USUALLY FROM MOTHER)

### LENIENCY

- OFTEN VIEWED AS REJECTION BY CHILDREN
- TOO FEW LIMITS
- LACK OF DISCIPLINE

### ABSENCE OF PARENT(S)

- NOT HOME WITH CHILDREN
- HOME WITH CHILDREN BUT INVOLVED IN OTHER ACTIVITIES

### PERSONAL HANDICAPS

### CARELESS COMMENTS BY SIGNIFICANT OTHERS

- CAN BECOME A SELF-FULFILLING PROPHECY

### NEGATIVE CONDITIONING

- SURROUNDED BY PEOPLE WHO THINK NEGATIVELY

### UNFAIR COMPARISONS

- WITH SIBLING
- WITH FRIENDS
- WITH FANTASY CHARACTERS (TV, MOVIES, MAGAZINE MODELS)

ONLY YOU!

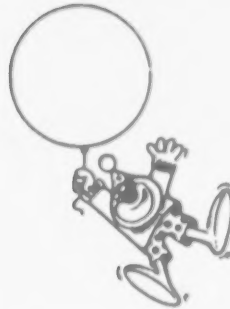
NO ONE CAN MAKE YOU FEEL INFERIOR



WITHOUT YOUR CONSENT

CHARACTER

FAME IS A VAPOR,



POPULARITY AN ACCIDENT,



RICHES TAKE WINGS.

ONLY ONE THING ENDURES, AND THAT IS CHARACTER!

## ENHANCING SELF-ESTEEM

ACKNOWLEDGE YOURSELF AS A SPECIAL, UNIQUE PERSON -- AFTER ALL,  
THERE'S JUST ONE YOU!!!

WORK ON YOUR APPEARANCE -- HOW YOU LOOK WILL AFFECT HOW YOU FEEL  
ABOUT YOURSELF.

EXERCISE YOUR INTELLECT -- READ, STUDY, BECOME INFORMED.

CHANGE YOUR THINKING HABITS -- TAKE NEGATIVE WORDS AND THOUGHTS  
AND EXCHANGE THEM FOR POSITIVE ONES.

DEVELOP RELATIONSHIPS WITH POSITIVE, PRODUCTIVE, CARING PERSONS.

ESTABLISH GOALS AND WORK TOWARDS THEM -- WORK TOWARDS ACHIEVE-  
MENT RATHER THAN PROCRASTINATING WORKING ON GOALS.

RECOGNIZE STATUS SYMBOLS AS A FALSE SENSE OF POSITIVE IDENTITY.

LIST YOUR POSITIVE QUALITIES AND ADD TO THE LIST AS YOU ENHANCE  
YOUR SELF-ESTEEM.

MAKE OTHERS FEEL SIGNIFICANT.

## NEGATIVE THOUGHTS - POSITIVE COUNTERS

### NEGATIVE

### POSITIVE

NOBODY LIKES ME.

I HAVE FRIENDS AND FAMILY WHO LIKE ME. I MAY HAVE HAD SOME DIFFICULTIES WITH RELATIONSHIPS TODAY, BUT THAT DOESN'T MEAN NOBODY LIKES ME.

I NEVER DO ANYTHING RIGHT.

I DO LOTS OF THINGS RIGHT EVERYDAY. EVERYONE MAKES MISTAKES, AND TODAY I'VE MADE A FEW. I TEND TO TAKE FOR GRANTED ALL OF THE THINGS I DO RIGHT AND FOCUS ON SOMETHING I DO WRONG. MY "RIGHTS" FAR OUTNUMBER THE "WRONGS."

I'LL MAKE A FOOL OF MYSELF.

I'M NOT A FOOL, AND I CAN'T BECOME A FOOL. I MIGHT DO SOMETHING THAT APPEARS FOOLISH -- EVERYONE DOES. THAT WON'T MAKE ME A FOOL.

I'M A FAILURE.

I'M SUCCESSFUL AT MANY THINGS. I'VE MADE MISTAKES - EVERYONE HAS. BUT LIFE ISN'T OVER. I HAVE MANY MORE OPPORTUNITIES FOR SUCCESSES.

I'M A BAD MOTHER/FATHER.

I'M NOT A BAD MOTHER/FATHER. I LOVE MY CHILD, AND I TRY TO MAKE THE RIGHT DECISIONS ABOUT RAISING HIM/HER. IT IS IMPOSSIBLE TO MAKE THE RIGHT DECISIONS 100% OF THE TIME. GOOD MOTHERS/FATHERS LOVE THEIR CHILDREN AND TRY TO MAKE GOOD DECISIONS.

I'M TIRED ALL OF THE TIME.

I'M TIRED NOW - AND I AM TIRED AT OTHER TIMES. EVERYONE GETS TIRED. BUT THERE ARE MANY PEACEFUL, RESTFUL MOMENTS IN MY WEEK (SOMETIMES I'M ASLEEP!) - SO I CAN'T BE TIRED ALL OF THE TIME.

I DON'T ENJOY ANYTHING.

I ENJOY THINGS WHEN I FEEL GOOD. SOMETIMES I ENJOY THINGS ONCE I GET STARTED THOUGH I DON'T THINK I WILL BEFORE I START.

I'M A LAZY PERSON.

WHEN I ENJOY DOING SOMETHING, I WORK HARD AT IT. SOMETIMES, I DON'T PUT A LOT OF ENERGY INTO UNPLEASANT TASKS, BUT THAT DOESN'T MEAN I'M A LAZY PERSON.

MY WORK ISN'T IMPORTANT.

MY WORK MAY SEEM ROUTINE TO ME, AND THE WORLD DOESN'T KNOW MY NAME, BUT MY WORK IS VERY IMPORTANT TO THE PEOPLE WHO SEE AND USE THE RESULTS I PRODUCE.



## PEOPLE BUILDING

1. Smile!!!
2. Tell them that I missed them when they've been gone or when I've been gone.
3. Tell them that they had a great idea!
4. Listen intently when they speak to me.

## ASSERTIVENESS

OVERALL OBJECTIVE: To develop the proper assertiveness to assume parental/ adult responsibilities.

CONCEPT: EXISTENCE AND IMPORTANCE OF APPROPRIATE ASSERTIVE BEHAVIOR

### BEHAVIORAL OBJECTIVES:

- (1) To define assertive behavior.
- (2) To recognize assertive terminology and actions.
- (3) To respond assertively to given situations.

### TEACHING STRATEGIES

Define assertiveness. Have Teen Parents determine their own levels of assertiveness through responses to the CO-ED, "How Assertive Are You?" Quiz. Discuss the difference between assertive and aggressive behaviors. Have Teen Parents give examples of assertive behavior they have witnessed. Have them give examples of aggressive behavior they have witnessed. Discuss how aggressive behavior could have been modified to assertive behavior.

Have Teen Parents answer questions to determine situations in which assertiveness is necessary.

Have Teen Parents compose a list of basic human rights which should be afforded to all individuals but which are sometimes denied to Teen Parents. Use a handout to begin the list.

Discuss the lists of human rights developed by Teen Parents. Talk about how some of these rights are denied. Impress upon Teen Parents how important it is they learn to assert their basic human rights and the results of not doing so.

### RESOURCES

Articles: "How I Learned to Stand Up for Myself," CO-ED, March 1981, p. 17; "How Assertive Are You?" CO-ED, March 1981, p. 36b.

Waksman, Social Skills Training; A Manual for Teaching Assertive Behaviors to Children and Adolescents, p. 2; Kelley, Assertion Training, pp. 13-25; Butler, Self Assertion for Women, A Guide To Becoming Androgynous, pp. 125-150. (Books)

Bloom, "Decision to Change," The New Assertive Woman, pp. 80-81. (Book)

Handout: Basic Human Rights, Handbook, p. 69.

Using a transparency, discuss with Teen Parents the terminology used when making assertive statements. Ask them if the way they use the terminology (e.g., tone of voice or loudness) will have any effect upon the response given to the assertive statements.

Transparency: Assertive Terminology, Handbook, p. 70.

Using a transparency, discuss with Teen Parents nonverbal behaviors used when making assertive statements. Ask Teen Parents if there are nonverbal behaviors which could be misunderstood for aggressiveness or nonassertiveness.

Transparency: Assertive Nonverbal Behavior, Handbook, p. 71.

Have Teen Parents write effective assertive behaviors for a list of situations. Have them critique these responses in class discussing possible misinterpretations and ways of improving the responses.

Handout: What Is Your Assertive Response to Each of the Following? Handbook, pp. 72-73.

#### EVALUATION TECHNIQUE:

Give Teen Parents a list of statements to identify as assertive, nonassertive, and aggressive. Have them write all of them as assertive statements.

### Basic Human Rights

The right to have your own opinions.

The right to express your own opinions.

The right to say "no" to invitations without feeling guilty.

The right to decide what to do with your own property, body, and time.

The right to be successful.

The right to be treated with respect.

## ASSERTIVE TERMINOLOGY

EFFECTIVE ASSERTIVE TERMINOLOGY IS HONEST, SINCERE, AND .  
DIRECT; NOT UNTRUE, SNEAKY, OR WISHY-WASHY!

### ASSERTIVE (EFFECTIVE) STATEMENTS INCLUDE:

I LIKE THE WAY YOU DID THAT.

I NEED YOUR UNDERSTANDING RIGHT NOW.

I WAS IN LINE FIRST.

I DON'T WANT TO HEAR ETHNIC JOKES.

PLEASE DON'T SMOKE IN MY CAR.

I DON'T AGREE WITH YOU.

I WOULD LIKE TO SPEND THIS EVENING WITH MY SON/DAUGHTER.

I WANT TO MAKE MY OWN DECISION.

### NONASSERTIVE (INEFFECTIVE) STATEMENTS INCLUDE:

MAYBE YOU MADE A MISTAKE.

I MAY BE WRONG, BUT . . . .

I THINK I HAVE OTHER PLANS FOR THAT DAY.

I HOPE YOU DON'T MIND, BUT . . . .

I JUST WANTED TO . . . .

"UM," "UH," "ER," "YOU KNOW."

## ASSERTIVE NONVERBAL BEHAVIOR

### EFFECTIVE ASSERTIVE BEHAVIORS INCLUDE:

FREQUENT DIRECT EYE CONTACT WHILE SPEAKING  
FACIAL EXPRESSION WHICH MATCHES YOUR MESSAGE  
CALM AND APPROPRIATE HAND AND BODY GESTURES  
APPROPRIATE TONE OF VOICE  
APPROPRIATE LOUDNESS  
APPROPRIATE RATE OF SPEECH  
PROPER DISTANCE FROM RECIPIENT OF MESSAGE  
CORRECT USE OF SILENCES

REMEMBER: THE MOST POSITIVE STATEMENT MADE BY A QUIET,  
STUTTERING VOICE COMING FROM A FIDGETING BODY WITH DOWNCAST  
EYES IS NOT ASSERTIVE AND WILL PROBABLY BE IGNORED!

What is Your Assertive Response to Each of the Following?

You are watching your favorite television program. The phone rings. You answer it finding it to be an acquaintance. The caller says, "Hi, have you got a minute to talk?"

You are with a group of people you would like to have as friends. They are discussing how to spend the evening. One of them turns to you and says, "What would you like to do tonight?"

An adult whom you respect tells you that you are wasting your talents--that you have the potential to be more successful than you are.

It is quitting time at work. Your boss comes to your work area and says, "I know you won't mind staying a few minutes to do this." You have already stayed on several occasions at his/her request.

You open a gift from a friend only to discover that it is identical to one you have at home. Your friend says, "I hope you don't have one."

You do not wish for your child to eat an excessive amount of junk food. Your mother consistently gives candy to your child, saying that it is a grandmother's right to spoil her grandchildren.

You have had your car repainted, but you are not satisfied with the quality of the paint job.

A boy/girl you do not wish to date tells you he/she has an extra concert ticket and asks you to accompany him/her.



## STRESS MANAGEMENT

**OVERALL OBJECTIVE:** To recognize the causes and effects of stress, and to understand how to manage stress-causing factors.

**CONCEPT:** CAUSES AND POTENTIAL HARMFUL EFFECTS OF STRESS

### **BEHAVIORAL OBJECTIVES:**

- (1) To recognize activities which create stressful reactions.
- (2) To recognize individual responses to stress.
- (3) To understand harmful effects of excessive stress.

### **TEACHING STRATEGIES**

**NOTE:** The teacher who is unfamiliar with this topic should become familiar prior to utilizing the following classroom strategies. Information can be obtained from articles in education, psychology, sociology, and medical journals, magazines such as Working Woman and Management World, and books such as those listed under "RESOURCES."

Define stress. Discuss positive aspects of stress. Have Teen Parents describe situations in which high-level, short-term stress has been beneficial (e.g., emergency situations requiring exceptional physical response such as lifting a car from an injured loved one). Provide Teen Parents examples from newspapers and magazines or have them collect examples to share with classmates.

Introduce to Teen Parents the concept of harmful stress by citing health facts reported in newspaper and magazine articles (i.e., relationships between stress and heart disease, ulcers, job and school absenteeism).

Discuss with Teen Parents early stress signals and how stress can affect an individual's

### **RESOURCES**

Articles: "At Last-- A New Way to Manage Stress That Really Works for Women," Working Woman, August 1984, pp. 80-83; "77 Ways to Prevent Burnout," Voc Ed, November/December 1981, pp. 49-51.

Burns, Feeling Good--The New Mood Therapy; Schwartz, Letting Go of Stress. (Books)

Article: "Helping Students Manage Stress," Illinois Teacher of Home Economics, May/June 1982, pp. 231-235.

"Stress," Growth and Research Organization for Women, Inc. (Booklet)

Pamphlet: Wisconsin Clearinghouse: "How to Get Unstressed: The Bare Facts."

Transparencies: Early Stress Signals, Handbook, p. 77; Stress Can Bring Out the

feelings. Have them complete "Identifying Your Stress Signals and Reactions." Discuss their responses in generalities so that Teen Parents can see that stress affects everyone and that others feel uncomfortable with stress reactions. If Teen Parents have difficulty thinking of stressful situations they have had, suggest some to them, such as getting caught doing something wrong; asking someone for a date or a big favor; being rejected by another; hearing an untrue, vicious rumor about oneself. You might use situations from television shows or movies involving young people. In relation to teen parenting, you might include such things as a conflict between a family responsibility and a special occasion with friends; the illness of his/her child; or inability to meet financial responsibilities.

Ask Teen Parents to describe some situations which cause stress. Using a transparency on possible causes, discuss each citing examples pertinent to adolescents and Teen Parents. An example might be role conflict where the adolescent at times feels like an adult who is being treated like a child. At other times, he/she feels too young and too inexperienced to be making such important decisions as career and college. The Teen Parent may feel stress due to the additional role of parent. This is especially prevalent where the Teen Parent is living with his/her parents and must be both child and parent regularly.

Discuss the harmful effects which can result if stress signals are ignored and stress is not eliminated or avoided.

Beast in You, Handbook, p. 78.

Handout: Identifying Your Stress Signals and Reactions, Handbook, p. 79.

Transparency: Possible Causes of Harmful Stress, Handbook, p. 80.

Transparency: Harmful Levels of Stress Can Lead to:, Handbook p. 81.

## CONCEPT: MINIMIZING AND AVOIDING STRESS

### BEHAVIORAL OBJECTIVES:

- (1) To cope with unavoidable stress.
- (2) To recognize the potential for stress and avoid it.

### TEACHING STRATEGIES

Present suggestions which will help one to successfully cope with stressful situations, reduce stress levels, or avoid stress.

Instruct Teen Parents to select one or more methods of reducing stress. Have them practice the suggestion for a long enough period of time that results may be observed and report to class or others on result of stress reducing activity. Have them choose another activity and practice and report on it.

### RESOURCES

Transparency: Coping with Stress, Handbook, p. 82.

Handout: Exercises to Help You Cope With Stress, Handbook, pp. 83-84.

"Mastering Family Stress," Cooperative Extension Service. (Booklet)

## EARLY STRESS SIGNALS

FREQUENT HEADACHES OR STOMACHACHES

SORENESS IN NECK AND/OR SHOULDERS

LOSS OF OR INCREASE IN APPETITE

SLEEPLESSNESS/NIGHTMARES

EXCESSIVE SLEEPING

DEPRESSION

FREQUENT DESIRE TO CRY

RASH/INCREASE IN FACIAL BLEMISHES

INABILITY TO CONCENTRATE

MEMORY LAPSES

COUGHING/THROAT CONGESTION UNRELATED TO COLD

FREQUENT LOSS OF TEMPER

STRESS CAN BRING OUT THE BEAST



IN YOU

CONTINUOUS OR INTENSE STRESS CAN MAKE YOU:

IRRITABLE: THIS MAY CAUSE YOU TO BE OVERLY HARSH WITH FAMILY AND FRIENDS

ANXIOUS: THIS MAY GIVE YOU FEELINGS OF FEAR, PANIC, AND PARANOIA

TIRED: THIS MAY CAUSE YOU TO BE INEFFECTIVE AND CAN DECREASE YOUR ABILITY TO BE ALERT

RESTLESS: THIS MAY CAUSE YOU TO JUMP FROM ONE TASK TO ANOTHER, LEAVING JOBS UNDONE

DEPRESSED: THIS CAN RESULT IN FEELINGS OF UNHAPPINESS AND USELESSNESS AND MAY CAUSE A DROP IN YOUR ENERGY LEVEL

## IDENTIFYING YOUR STRESS SIGNALS AND REACTIONS

How do you react to a stressful situation? (Mark all that apply)

- ☐ I worry.
- ☐ I lose sleep.
- ☐ I become nervous.
- ☐ I feel my muscles tighten.
- ☐ I get a headache.
- ☐ My stomach hurts.
- ☐ My heart pounds.
- ☐ My face becomes red.
- ☐ I feel faint.
- ☐ I feel cold.
- ☐ I feel hot.
- ☐ I feel like crying.
- ☐ My hands shake.
- ☐ I can't sit still.
- ☐ I stutter or have difficulty talking.
- ☐ I cough or clear my throat.
- ☐ My face breaks out.

What other reactions do you have?

How do you currently cope with your stress reactions?

- ☐ I get angry.
- ☐ I become depressed.
- ☐ I take medication (aspirin, tranquilizers, etc.).
- ☐ I drink or use illegally acquired drugs.
- ☐ I blame my problems on others.
- ☐ I tell myself that I'll laugh about this later.
- ☐ I ignore them.
- ☐ I talk about the stress with a friend, family member, or counselor.
- ☐ I look for ways to change the stress-causing situation.
- ☐ I hate myself.
- ☐ I laugh at the situation.
- ☐ I accept the situation.
- ☐ I think about suicide.
- ☐ I withdraw from others.
- ☐ I eat.
- ☐ I try to make others feel miserable, too.
- ☐ I try to think of a way to avoid this kind of stressful situation in the future.

What other ways do you have of coping with your stress reactions?

## POSSIBLE CAUSES OF HARMFUL STRESS

DEATH OF A FAMILY MEMBER OR FRIEND

DIVORCE/SEPARATION

UNWANTED PREGNANCY

LOSS OF JOB

UNEXPECTED FINANCIAL BURDEN

DISSATISFACTION WITH JOB

POOR RELATIONSHIPS/ARGUMENTS WITH FRIENDS AND FAMILY

INCREASE IN UNWANTED RESPONSIBILITY

LACK OF RESPONSIBILITY

DIFFICULTIES RESULTING FROM VIOLATIONS OF THE LAW

UNSATISFACTORY SEXUAL EXPRESSION

ROLE CONFLICT

LACK OF REASONABLE, PROGRESSIVE GOALS

LOW SELF-ESTEEM

LACK OF PEER SUPPORT GROUP

ACTIVITY OVERLOAD

HARMFUL LEVELS OF STRESS CAN LEAD TO:

CORONARY/HEART DISEASE

HIGH BLOOD PRESSURE

ULCERS

MIGRAINE HEADACHES

ALCOHOLISM

DRUG RELIANCE/ADDICTION



## COPING WITH STRESS

THESE ARE THREE WAYS YOU CAN COPE WITH STRESS.

YOU CAN:

IMPROVE YOUR HEALTH AND STRENGTH SO THAT YOU  
CAN TAKE BETTER CONTROL OF HOW YOU SPEND YOUR  
TIME AND ENERGY.

AVOID STRESSFUL SITUATIONS.

CHANGE YOUR ATTITUDE TOWARD STRESSFUL  
SITUATIONS.

## EXERCISES TO HELP YOU COPE WITH STRESS

Establish some realistic goals, and work towards achieving them. (Include goals that lead to enjoyment and fulfillment such as that special vacation you hope to take someday.)

Find a tension outlet that works for you, and use it when you need to. Consider crossword puzzles, card games, running, dancing, aerobics, or playing a musical instrument. But stay away from those outlets that work only at the moment, that only add up to bad news, like eating, drinking, and drugs.

Be careful not to schedule all of your leisure hours.

Get proper rest. Try to stick to a regular sleep pattern.

Learn to relax. Take time for yourself and be by yourself doing something pleasurable.

Eat a nutritionally balanced diet. Cut down on caffeine, sugar, and white flour.

If you're popping aspirin, antacids, or tranquilizers, cut down on the number you take, stop taking them, or get some professional counseling.

Get regular exercise--aerobic exercise is best. (Check with your doctor for types and amount.)

Get in some big-muscle action: saw wood, dig up the garden, chop down trees, scrub the floor.

Cut down on the noise levels which surround you. Turn down (or off) the television, radio, stereo, etc.

Avoid going home and sitting in front of the TV or lying on the couch night after night.

Take a walk--up the hall, up the street, or in the country.

Take deep breaths before entering a stressful situation (or when you find yourself in the midst of one unexpectedly).

Stop worrying. Remind yourself that worrying doesn't help a situation--only action helps.

Each week for a month, list the things you dislike about your life. At the end of the month, compare the lists to find out what's really making you unhappy. Concentrate on changing/accepting these things.

Think positively! Change those stressful things which you can, and accept those which you cannot.

Keep a diary faithfully, focusing on the positive aspects of your life and on your positive plans for the near future.

Look for things to praise in yourself and others.

Let bygones be bygones. Learn to forget past injustices. Learn to understand and forgive others.

Get a new hairstyle, shave your mustache, grow a beard, or experiment with some new makeup.

Schedule time to be with people you care about.

Don't get caught up in the complaints of others.

Try to keep other people's problems separate from your own.

Avoid competitive leisure activities unless you can easily accept loss.

## NETWORKING

OVERALL OBJECTIVE: To learn how to establish and benefit from support through networking.

CONCEPT: PURPOSES AND BENEFITS OF NETWORKING

### BEHAVIORAL OBJECTIVES:

- (1) To define networking.
- (2) To identify the benefits and purposes of networks.

### TEACHING STRATEGIES

Provide Teen Parents with reading materials related to networking.

Define and discuss networking using a transparency for emphasis.

Have Teen Parents list networks in which they are currently involved. The list should include family, friends, neighbors, and clubs/organizations. Discuss each of these networks as it relates to the definition of networking.

Discuss the difference between a group and/or formal organization and networking. Point out that while networks may work toward

### RESOURCES

Articles: "Networking: Getting Past the Cliches," National Business Woman, January/February 1981, pp. 17-20; "A Practical Guide to Networking," National Business Woman, June/July 1982, pp. 17-20; "A Practical Guide to Networking," National Business Woman, August/September 1982, pp. 17-19.

Daggett, Your Future: Plans and Choices, pp. 132-145; Adler, Interplay: The Process of Interpersonal Communication, pp. 138-149; Baltus, Personal Psychology for Life and Work, pp. 260-273. (Books)

Transparency: Networking: Handbook, p. 89.

a common goal, they also focus on helping and supporting individuals within the network.

Using a transparency, discuss the purposes of networks. For each purpose, have Teen Parents identify the possible benefits for members of the network.

Transparency: Networking Purposes, Handbook, p. 90.

## CONCEPT: NETWORKING FOR PARENTAL SUPPORT

### BEHAVIORAL OBJECTIVES:

- (1) To identify how to establish a network.
- (2) To identify and explain appropriate networks for parents.

### TEACHING STRATEGIES

Discuss with Teen Parents steps for starting a network. Use a handout to outline the information discussed. Discuss the differences between an informal network (family, friends, neighbors) and a formal network. Identify examples of specific purposes that would be relevant to a Teen Parent's network; use a transparency to illustrate these points.

Have Teen Parents list reasons for establishing a network for teen parents. Write the reasons on the chalkboard and discuss them in relation to the definition and purposes of networking.

Discuss with Teen Parents the different types of networks from which they might benefit, including networks for single teen mothers, single teen fathers, working teen mothers, single teen mothers living at home, and married teen parents.

Have each Teen Parent select a type of network in which he/she might like to participate and outline the establishment of it on paper. Have each present his/her "paper" network to the other Teen Parents. Have Teen Parents discuss the

### RESOURCES

Handout: Establishing a Network, Handbook, p. 91.

Transparency: Possible Purposes for Teen Parent Networks, Handbook, p. 92.

possible benefits of each purpose and identify any additional purposes and benefits that might be appropriate for each network.

#### CONCEPT: NETWORKING FOR CAREER OPPORTUNITIES

##### BEHAVIORAL OBJECTIVES:

- (1) To identify the different types of career networks.
- (2) To identify the purposes and benefits of career-oriented networks.
- (3) To explain why networking for careers is especially important for women.

##### TEACHING STRATEGIES

Discuss with Teen Parents the different types of career networks.

Identify the general purposes of networks (support, references and resources, and issues). Have Teen Parents identify specific purposes and possible benefits of each. For example, specific purposes for support might include practice interviews, help with resume writing, and advice on selecting a career path.

Have Teen Parents listen to a person involved in a career network explain its purposes and benefits.

Explain and discuss mentors with Teen Parents. Identify similarities and differences to networking.

Arrange for Teen Parents to shadow working, single parents for an entire day--from fixing breakfast in the morning, through a day at work, to getting dinner and putting the child or children to bed. Have Teen Parents write about and share their experiences, including their feelings, reactions, and thoughts about the day.

Discuss with Teen Parents why networking is especially important to women in the work world.

##### RESOURCES

Transparency: Types of Career Networks, Handbook, p. 93.

Include the following: long-time dominance of men in the work environment; the strong tendency for men to help other men get ahead; the number of high level positions occupied by men; dealing with sex discrimination; lack of women helping other women get ahead; and lack of an established communication link among women.

Have Teen Parents discuss some of the specific obstacles they might encounter in the work world and how networking can help with those obstacles.

## NETWORKING:

A GROUP OF PEOPLE  
WITH COMMON GOALS

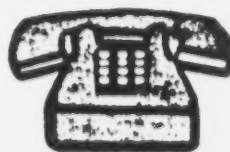


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WHO SHARE:



SUPPORT



REFERENCES  
AND  
RESOURCES



COMMON CAUSES

TO BENEFIT  
INDIVIDUALS!



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## NETWORKING PURPOSES

### SUPPORT:

MORAL SUPPORT

ADVICE

ENCOURAGEMENT

SUPPORTIVE LISTENING

### REFERENCES AND RESOURCES:

PERSONAL RECOMMENDATIONS

INFORMATION

HELP WITH CONTACTS

### ISSUES:

COMMON CONCERNS

POLITICAL CONCERNS

## ESTABLISHING A NETWORK

1. Get Organized
  - allocate responsibility for starting the network
  - form a committee
  - elect one person (a network secretary)
2. Define the purpose(s) of the network
  - write down the general purposes (support, references and resources, and issues) as well as specific purposes (support--to help out with child care in emergencies)
3. Develop a tentative list of activities for the network
  - include a time frame
  - make sure activities concur with purpose(s)
  - estimate necessary resources for activity to take place
4. Communicate purposes of network to prospective members
  - be clear and accurate in order to avoid disappointed members
5. Ask each member to identify personal specific purposes which are appropriate for the general purpose(s) of the network
  - incorporate these in an appropriate place in a list of activities
6. Maintain focus of network on stated purposes
  - plan activities that are relevant to purpose
  - avoid getting "sidetracked"
7. Encourage all members to use and participate in the network
  - it cannot exist without people using it

## POSSIBLE PURPOSES FOR TEEN PARENT NETWORKS

### SUPPORT:

#### MORAL SUPPORT

--HELP IMPROVE SELF-ESTEEM

#### ADVICE

--SHARE KNOWLEDGE ABOUT CHILDREN AT DIFFERENT AGE LEVELS

#### ENCOURAGEMENT

--REMINDERS OF IMPORTANT REASONS FOR STAYING IN SCHOOL

#### SUPPORTIVE LISTENING

--SHARING PROBLEMS AT SCHOOL, HOME, OR WITH CHILDREN

### REFERENCES AND RESOURCES:

#### INFORMATION

--RECOMMEND BOOKS ON CHILD RAISING

--RECOMMEND BOOKS FOR CHILDREN

--SHARE SOURCES OF COMMUNITY BARGAINS

--SHARE INFORMATION ON CHILD CARE

#### HELP WITH CONTACTS

--MEET POSSIBLE BABYSITTERS

--FOR EMPLOYMENT

### ISSUES:

#### COMMON CONCERNS

--COMMUNITY CHILD CARE FACILITIES

--FACILITIES FOR CHILD CARE AT SCHOOL

#### POLITICAL CONCERNS

--LEGISLATION AFFECTING CAR SEAT LAWS

--LEGISLATION RELATING TO TAX BENEFITS FOR PARENTS

## TYPES OF CAREER NETWORKS

INTERNAL: MEMBERS WORK FOR THE SAME COMPANY.

EXTERNAL: MEMBERS WORK FOR DIFFERENT COMPANIES.

GEOGRAPHICAL: MEMBERS LIVE IN A DEFINED AREA.

VERTICAL: MEMBERS WORK IN ALL LEVELS OF ONE UNIT (SECRETARY THROUGH GENERAL MANAGER).

HORIZONTAL: MEMBERS ARE EMPLOYED AT SAME LEVEL (ALL DIRECTORS).

OCCUPATIONAL: MEMBERS ARE EMPLOYED IN THE SAME OCCUPATION (TEACHERS).

GENDER: MEMBERS ARE OF THE SAME SEX.

## HUMAN SEXUALITY

**OVERALL OBJECTIVE:** To understand the psychological and physiological aspects of developing sexuality including responsibilities for family planning.

**CONCEPT:** SEXUAL DEVELOPMENT

### **BEHAVIORAL OBJECTIVES:**

- (1) To identify feelings and attitudes included in psychological sexual development.
- (2) To determine male and female physiological changes that direct physical sexual development.

### **TEACHING STRATEGIES**

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Provide Teen Parents with selected reading materials dealing with psychological sexual development.

Have Teen Parents collect magazine and newspaper advertisements which exhibit a feeling or attitude toward male and/or female sexuality. Ask questions such as: What image is portrayed by the people illustrated in the advertisements--positive, negative, uncaring? Why have you classified each person in the way you have? Have Teen Parents find illustrations of females

### **RESOURCES**

CBVE: HD-3, "Puberty;" HD-5, "Menstruation;" HD-17, "The Single Adult;" HD-21, "America's Changing Life Styles."

Leavenworth, Family Living, pp. 20-25; Riker, et. al, Married and Single Life, pp. 21-26. (Books)

#### Pamphlets:

##### Planned Parenthood:

"A Man's Guide to Sexuality,"

"Having Your Period,"

"How to Talk to Your Teenagers About the Facts of Life,"

"Sexuality Alphabet,"

"What Teens Want to Know But Don't Know How to Ask."

or males which do not fit the stereotype of feelings or attitudes. Have them explain both the feeling and the stereotype that has not been upheld.

Ask Teen Parents to watch a television program or read an appropriate short story or book dealing with male and female sexuality. Have them list the feelings and attitudes displayed by the characters in the book or television program. Have Teen Parents classify each as stereotypical or as unbiased and be ready to discuss the classification. Ask them how media and printed materials influence how we feel about ourselves and others.

Show filmstrips dealing with psychological and physiological sexual identity.

Provide Teen Parents with selected reading materials that will provide information concerning the physical changes of males and females during adolescence and the impact of the changes on self image.

Have Teen Parents contact and interview a member of the medical profession concerning the importance of complete physical examinations during adolescence and prior to sexual

Filmstrips: Anatomy and Attitudes: Understanding Sexuality, Part I,  
"Exploring Attitudes;"  
Human Sexuality: The Lifelong Experience,  
Sunburst; Sexual Myths and Facts, Pleasantville Media.

Draper, et al., See How They Grow, pp. 314-320. (Book)

"Anonymous Questions About the Menstrual Cycle," p. 2;  
"What Is the Menstrual Cycle?" p. 3; "Body Differences," pp. 8-9,  
Family Life Educator Teaching Tools, Volumes 1-3.  
(Other Resource)

Articles: "Growing Into An Adult Body," pp. 39-41;  
"Your Growing Body," pp. 43-44, Forecast, January 1982.

Family practice or general practice physician or gynecologist. Registered nurse who works with family practice or general practice physician or gynecologist.

involvement with others. The Teen Parents should select questions appropriate to their own sex and situation. A report could be written, taped, or made orally to the instructor or classmates.

#### EVALUATION TECHNIQUE:

Write a paper on one of the following topics:

- The effects of the media on psychological sexual development.
- The emotional changes which occur in males/females during the early teenage years.
- Misconceptions concerning physical sexual development: Are they harmful to teenage development?

#### CONCEPT: FAMILY PLANNING

##### BEHAVIORAL OBJECTIVES:

- (1) To learn various methods of birth control and their effectiveness.
- (2) To study alternatives to parenting when one becomes pregnant.
- (3) To analyze the importance of sharing the responsibility of birth control with a sexual partner.
- (4) To identify with correct terminology the parts and functions of the male and female reproductive systems.

##### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Provide Teen Parents with one or more of the following questions and enough resources to investigate the meaning of the term "Family Planning." (1) Define in as many ways as you can the term "Family Planning," (2) Discuss how size and spacing of children affect the entire family. Discuss the advantages and disadvantages of (a) being an only child, (b) being a child in a small family, (c) being a child in a large family, (d) the relative birth order position of a first, middle, and last born child.

##### RESOURCES

CBVE: HD-6, "Parts and Functions of the Human Reproductive System;" HD-8, "Methods of Birth Control;" HD-20, "Planning a Family."

Hildebrand, Parenting and Teaching Young Children, pp. 25-30; Leavenworth, Married and Single Life, pp. 217-218; Ryder, Contemporary Living, p. 236-240. (Books)



Approach both the child's and parents' perspectives on each of the above. (3) Discuss and defend the role finances, other resources, housing, and the emotional characteristics of parents play in family planning decisions. (4) If a child is not planned, what options do the parents or responsible partners have? What would be the advantage of each of these options? How does singleness or being married affect these decisions?

Provide Teen Parents with selected reading materials on abortion.

Invite a resource panel to discuss laws, help available, health risks, and costs involved in abortion.

Have Teen Parents read selected materials on adoption of children.

Riker, et al., Married and Single Life, pp. 77-80; Ryder, Contemporary Living, p. 128. (Books)

Pamphlets:

Hawaii Planned Parenthood:

"I Didn't Mean to Get Pregnant, Now What Can I Do?"

Planned Parenthood:

"Deciding on Abortion,"

"Nine Reasons Why Abortions Are Legal."

Attorney, physician with an abortion clinic, family practice or general practice physician or gynecologist, registered nurse.

Brisbane, The Developing Child, pp. 401-403; Ryder, Contemporary Living, p. 127; Lindsay, Pregnant Too Soon, Adoption Is An Option. (Books)

Pamphlets:

Hawaii Planned Parenthood:

"I Didn't Mean to Get Pregnant, Now What Can I Do?"

Planned Parenthood of

Minnesota:

"Looking at Adoption."



Invite a guest speaker to inform Teen Parents about the procedures involved in adoption.

Have Teen Parents read resources concerning birth control methods. Have them develop a chart, notebook, or bulletin board that shows the differences in the methods of birth control and the effectiveness ratios of each. In order to secure the most current information, Teen Parents might contact appropriate resource persons for assistance in compiling information for use in the project.

Have Teen Parents arrange for a resource person to discuss family planning and birth control options.

Have Teen Parents read selected materials on responsibility in sexual relationships.

Show a filmstrip dealing with the issue of who is responsible for using birth control in a responsible sexual relationship. The following questions may be used in a panel discussion, class discussion, or on a written worksheet: (1) Why do some teens have sex without birth control? What reasons might they have for not using a protective method? (2) Should the male, female, or both be responsible for birth control? Why? (3) Why do some teens want the responsibility of parenthood? Does being a teenager prevent one from being a good parent? (4) What is the most recent information on the frequency of teenage sexual activity, the number of births among teenage parents, and

Adoption agency personnel or representative from the Bureau for Social Services.

Riker, et. al., Married and Single Life, pp: 73-76.  
(Book)

Pamphlets:

Consumer Information Center:  
"Contraception: Comparing the Options."

Planned Parenthood:

"Guide to Birth Control,"  
"Seven Accepted Methods of Contraception,"  
"To Be or Not to Be a Mother, a Father."

Schering Corporation:

"Contraception for the High Risk Woman,"  
"When Avoiding Pregnancy Is the Issue."

Physician or representative from health department or Planned Parenthood.

McGuire, It Won't Happen to Me. (Book)

Filmstrips: Teenage Birth Control: Why Doesn't It Work? OK To Say No: The Case for Waiting, Sexual Values: A Matter of Responsibility, The Gentle Art of Saying No, Sunburst; Teenage Sex: How to Set Limits, Pleasantville Media.

the increase/decrease of single parent families?

Have Teen Parents construct a bulletin board on responsibility in sexual relationships.

Administer a pretest on the parts and functions of the male and female reproductive systems.

Show filmstrips dealing with the male and/or female reproductive systems.

Have students investigate the following topics as they relate to reproductive systems: heredity, drugs and alcohol, and venereal diseases.

#### EVALUATION TECHNIQUES:

- (1) Readminister the pretest on the parts and functioning of the male and female reproductive systems. Compare pretest and posttest scores.
- (2) Choose one of the meanings of Family Planning. Write a description that includes why planning a family is important to today's parents.
- (3) Outline the procedure that would be followed in adoption.

Bulletin Board: Guys, Would You Be More Careful If It Could Happen to You? Handbook, p. 100.

Parenthood Education, pp. 121-128. (Male Reproductive System, pp. 123-125; Female Reproductive System, pp. 126-128.) (Other Resource)

Riker, et al., Married and Single Life, pp. 66-69; Ryder, Contemporary Living, pp. 240-242. (Books)

Filmstrips: Anatomy and Attitudes: Misunderstanding Sexuality, Parts II and III, "Understanding Male Sexuality" and "Understanding Female Sexuality," Sunburst.

Persons affiliated with health services and/or hospital facilities. Books and pamphlets.



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## TEENAGE PREGNANCY

OVERALL OBJECTIVE: To develop an understanding of the needs of pregnant women and new families with an overview of the costs involved with each.

CONCEPT: PREGNANCY AS A NORMAL CONDITION

### BEHAVIORAL OBJECTIVES:

- (1) To study the nutritive needs of a pregnant woman.
- (2) To study the potential health hazards to a pregnant woman and her unborn child.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents write or tape-record a response to the statement, "You Are What You Eat," as it relates to a female adolescent and a possible pregnancy.

Have Teen Parents prepare a bulletin board on prenatal care.

Show a filmstrip on preventive health care prior to pregnancy.

### RESOURCES

CBVE: HD-7, "Pregnancy;"  
HD-9, "Venereal Disease;"  
HD-18, "Teenage Pregnancy."

Brisbane, The Developing Child, pp. 79-96; Draper, et al., The Caring Parent, pp. 42-48; Hildebrand, Parenting and Teaching Young Children, pp. 74-90; Leavenworth, Family Living, pp. 158-161; Ryder, et al., Contemporary Living, pp. 250-252. (Books)

Working with the Pregnant Teenager: A Guide for Nutrition Educators, United States Department of Agriculture; Food and Nutrition for the Pregnant Adolescent: Curriculum for A Coordinated Internship Program for Home Economics Educators, American Home Economics Association. (Other Resources)

Bulletin Board: Be Good To Your Baby Before It Is Born, Handbook, p. 113.

Filmstrip: Let's Talk About You, March of Dimes.

Have Teen Parents read about the nutritive needs of pregnant women and write nutritionally sound daily menus for a pregnant woman for one week. Have Teen Parents present the menu information to classmates or another group.

Have Teen Parents develop a display of materials on good nutritive habits during pregnancy. Use as a public relations tool between the Home Economics/Teen Parenting Classes and other school or community groups.

Brisbane, The Developing Child, pp. 79-96; Draper, et al., The Caring Parent, pp. 42-48; Hildebrand, Parenting and Teaching Young Children, pp. 74-90; Leavenworth, Family Living, pp. 158-161; Ryder, et al., Contemporary Living, pp. 250-252. (Books)

Pamphlet:

National Center for Education in Maternal and Child Health:  
"Food for the Teenager During and After Pregnancy."

Calcium Exhibit, National Dairy Council. (Other Resource)

Pamphlets:

Cooperative Extension Service:  
"Nutrition During Pregnancy."

General Mills:  
"Meal Planning During Pregnancy."

Local Kentucky Health Department:  
"How to Have a Healthy Pregnancy."

March of Dimes:  
"Be Good to Your Baby Before It Is Born,"  
"Dad, It's Your Baby Too,"  
"Recipe for Healthy Babies,"  
"You Are Pregnant, You're in Your Teens, and You Need Help."

Mead Johnson:  
"Taking Care of Yourself During Pregnancy."

Missouri Division of Health:  
"Munch."

National Dairy Council:  
"At This Very Special Time in Your Life,"  
"Calcium: You Never Outgrow Your Need for It,"

Have Teen Parents compile a list of potential health hazards to a pregnant woman and her unborn child (e.g., alcohol, smoking, other drugs, radiation, and venereal disease). Have them write or explain orally the short- and long-term effects of each of the hazards.

"Food and You...Partners in Growth...During Pregnancy,"

"How to Build a Better Baby,"

"How to Take Care of Yourself and Your Baby,"

"The All-American Guide to Calcium Rich Foods."

Ralston Purina:

"Appetite Annie."

Ross Laboratories:

"Exercises Before and After Childbirth,"

"Teenaged and Pregnant."

Draper, et al., The Caring Parent, pp. 44-45;

Hildebrand, Parenting and Teaching Young Children,

pp. 91-96; Leavenworth, Family Living, pp. 161-163;

Ryder, et al., Contemporary Living, pp. 128-131,

248-250; Brisbane, The Developing Child, pp. 52-58;

Draper, et al., Married and Single Life, pp. 81-84.

(Books)

Article: "Alcohol, Pregnancy, and Birth Defects," Tips and Topics, Winter 1981, p. 2.

Pamphlets:

Abbott Laboratories:

"Chlamydia Is Not a Flower."

American Lung Association:

"Answers About Smoking and Pregnancy,"

"I Quit Smoking Because...I Love My Baby,"

"Smoking and the Two of You."

American Social Health Association:

"Some Questions and Answers About Chlamydia,"

"Some Questions and Answers About Herpes."

March of Dimes:

"Babies Don't Thrive in Smoke Filled Wombs,"



"Birth Defects,"  
 "Drugs, Alcohol, Tobacco  
 Abuse During Pregnancy,"  
 "Sexually Transmitted  
 Diseases,"  
 "Will My Drinking Hurt My  
 Baby?"  
 National Clearinghouse for  
 Alcohol Information:  
 "Alcohol and Your Unborn  
 Baby."  
 Planned Parenthood:  
 "Genital Herpes: Questions  
 and Answers,"  
 "Sexually Transmitted  
 Diseases: The Facts."

Invite a guest speaker to talk  
 about venereal diseases: how they  
 are contacted, how they can be  
 detected, how they are treated,  
 and what medical services are  
 available to treat them.

Health department nurse,  
 family practice or general  
 practice physician, or  
 gynecologist.

Show a film or filmstrip on  
 factors that may affect the  
 development of an unborn child.

Filmstrip: The One of Us--  
Environmental Hazards to  
the Fetus, March of Dimes.

Films: Woman-Child,  
Alcohol: Crisis for the  
Unborn, Unfinished Child,  
Born Hooked, March of Dimes.

#### EVALUATION TECHNIQUE:

List ten health care guidelines that a woman should follow during  
 pregnancy.

#### CONCEPT: CHILDBIRTH AS A NORMAL CONDITION

##### BEHAVIORAL OBJECTIVES:

- (1) To understand the development of the unborn child from conception  
 to the onset of labor.
- (2) To learn the phases of a typical childbirth.

##### TEACHING STRATEGIES

Have Teen Parents complete the  
 activities selected by the in-  
 structor as found in the CBVE  
 Module System.

##### RESOURCES

CBVE: HD-31, "Labor and  
 Delivery."

Have Teen Parents outline on paper the development of an unborn child from conception to birth. It should include: the physical changes of the unborn child, the physical changes of the mother, the emotional changes of the mother and the possible problems that could occur to both the unborn child and the mother.

Have Teen Parents do computer activities on prenatal development.

Display visuals of fetal development.

Have Teen Parents complete an activity sheet on understanding reproduction.

Have Teen Parents investigate the options available to a pregnant woman concerning the birth of her baby: places available for delivery, delivery methods, childbirth education classes, and preparatory steps for birth.

Brisbane, The Developing Child, pp. 69-78; Draper, et al., See How They Grow, pp. 17-19; Hildebrand, Parenting and Teaching Young Children, pp. 80-81; Leavenworth, Family Living, pp. 156-158; Ryder, et al., Contemporary Living, pp. 246-248. (Books)

Four Trimesters of Child Bearing, Childbirth Graphics; From the Beginning... the Reproductive Systems and Conception, Orange Juice Software Systems. (Other Resources)

Pamphlets:

Gerber:

"Expectant Mother's Guide."

Mead Johnson:

"For the Young Mother-to-Be."

Child Development, Part I, Prenatal Development, Orange Juice Software Systems. (Other Resource)

Life Before Birth, Media International; Childbearing Classic Series, Childbirth Graphics. (Other Resources)

Handout: Understanding Reproduction, Handbook, p. 114.

Hildebrand, Parenting and Teaching Young Children, pp. 106-107; Ryder, et al., Contemporary Living, p. 252. (Books)



Arrange for a tour of a local hospital's maternity facility. The tour should include visits to the check-in area and labor and delivery rooms. Discussion should include check-in procedures; hospital and room policies; procedures before, during, and after birth; and payment procedures, including the use of insurance.

Review the three stages of labor and the types of delivery.

Show visuals which relate to labor and birth of a baby.

Have Teen Parents watch slides which explain birth bonding.

Invite a Lamaze childbirth class instructor to speak to Teen Parents.

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents trace the development of an unborn child from conception to birth.
- (2) Have Teen Parents name and describe the three stages of a normal labor.

Brisbane, The Developing Child, p. 105-109; Draper, et al., See How they Grow, pp. 42-48; Hildebrand, Parenting and Teaching Young Children, pp. 108-112; Ryder, et al., Contemporary Living, pp. 253-254.  
(Books)

Birth Atlas Slides, Child-bearing Classic Series; Variations in Presentations, Cesarean Childbirth, Cesarean Birth Sequences, Forceps/Vacuum Extractor, Normal Newborn Appearance, Newborn Behavior and Reflexes, Newborn Procedures, Childbirth Graphics; Human Reproduction 100, Guidance Associates.  
(Other Resources)

Birth Bonding Slides  
Media for Childbirth Education; P.O. 2092; Castro Valley, CA 94546  
(415) 582-7280

## CONCEPT: NEEDS OF A NEW FAMILY

### BEHAVIORAL OBJECTIVE:

To determine the importance of meeting the needs of each member of a new family.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents answer the following questions concerning the postpartum care of a newborn baby and mother: (1) What is routinely done for a newborn by a hospital staff from the time of birth until the baby leaves the hospital? (2) Describe a typical first few days at home for a newborn. What are critical areas of concern in the care of the newborn during the first few days at home? (3) What special care is given to a mother by the hospital staff following the birth of a baby? (4) In what ways does a new mother need special care after she returns home from the hospital?

Use a poster as a basis for discussing that caring for a newborn involves more than dressing and feeding.

Have Teen Parents collect and display pamphlets describing the nutritional needs of the newborn. This could be a classroom activity or a project for Future Homemakers of America/ Home Economics Related Occupations.

### RESOURCES

CBVE: HD-25, "The Expectant Family;" HD-32, "Postpartum Care;" HD-34, "Bathing and Dressing an Infant;" HD-37, "Feeding the Infant;" HD-15, "Communicating in Interpersonal Relationships;" HD-26, "Planning Enrichment Activities for Family Members."

Brisbane, The Developing Child, pp. 119-124; Draper, et al., The Caring Parent, pp. 57-72; Draper, et al., See How They Grow, pp. 64-72; Hildebrand, Parenting and Teaching Young Children, pp. 146-158; Ryder, et al., Contemporary Living, pp. 262-266. the (Books)

#### Pamphlets:

Mead Johnson:  
"Delivery and Beyond."  
Personal Products Company:  
"Your Body After Childbirth."

"Too Bad Babies Don't come with Directions," American Home Economics Association. (Other Resource)

#### Pamphlets:

Closure Manufacturing Association:  
"Make Baby Feeding Safe Feeding."  
Cooperative Extension Service:  
"Feeding Your Baby."  
Gerber:  
"Baby's Book,"

Instruct Teen Parents to write or tape-record a report comparing the advantages/disadvantages of breast feeding with those of formula feeding. Major components of the report should be: cost comparison of breast milk and formula, time involved in breast feeding versus formula feeding, nutritive value of breast milk versus formula, and psychological aspects of breast feeding for mother and child in comparison with bottle feeding.

"Feeding Baby,"  
"From Grocer's Shelf to Baby's Dish,"  
"You and Your Baby - A Guide for Teenaged Mothers."  
Local Kentucky Health Department:  
"Feeding During the First Months,"  
"Feeding During the Middle Months,"  
"Feeding From 9 to 12 Months,"  
"Make Your Own Baby Food,"  
"Nutrient Leaflets."  
Mead Johnson:  
"A First Year Guide to Feeding Your Baby,"  
"A Healthy Start for You and Your Baby,"  
"A Parent's Guide to Vitamins and Minerals,"  
"A Primer on Infant Nutrition,"  
"Feeding Baby,"  
"Feeding Your Baby,"  
"How to Feed Your Baby...The First Year."  
National Dairy Council:  
"From Birth to Birthday."  
Ross Laboratories:  
"Feeding in the First Year,"  
"The Natural Way."

Pamphlets:  
Cooperative Extension Service:  
"Feeding Your Baby."  
Evenflo:  
"Newborn Feeding Guide,"  
"The Nursing Experience."  
Gerber:  
"Baby's Book,"  
"Feeding Baby,"  
"From Grocer's Shelf to Baby's Dish,"  
"You and Your Baby - A Guide for Teenaged Mothers."  
Local Kentucky Health Department:  
"Feeding During the First Months,"  
"Feeding During the Middle Months,"

Show a film on nursing a baby.

Show a film on the proper care of the newborn.

Demonstrate how bathing, feeding, and dressing needs are met for a new baby. Emphasize the importance of loving and touching as a part of each of these activities.

Have Teen Parents do computer activities on caring for a new baby.

"Feeding From 9 to 12 Months,"  
"Make Your Own Baby Food."  
Mead Johnson:  
"A First Year Guide to Feeding Your Baby,"  
"A Healthy Start for You and Your Baby,"  
"A Parent's Guide to Vitamins and Minerals,"  
"A Primer on Infant Nutrition,"  
"Feeding Baby,"  
"Feeding Your Baby,"  
"How to Feed Your Baby...The First Year,"  
"The Breast-Feeding Family,"  
"Vitamins with Flouride,"  
"Weaning and Supplementing Your Baby,"  
"Weaning Your Baby."  
National Dairy Council:  
"From Birth to Birthday."  
Ross Laboratories:  
"Feeding in the First Year,"  
"The Natural Way."

Film: Nursing: A Family Affair, Evenflo.

Films: Newborn; Bathing Your Baby...A Touch of Love, Johnson and Johnson.

Instructor using a doll or baby.

Pamphlets:

Cooperative Extension Service:  
"Play With Me: I Want to Learn."

Johnson and Johnson:  
"Baby Care Basics,"  
"Getting to Know Your Newborn,"  
"Touch - The Language of Love."

New Baby Care, Career Aids, Inc. (Other Resource)

Have Teen Parents construct a bulletin board on influences that affect infants.

Bulletin Board: I'm Influenced, Handbook, p. 113.

Invite a new mother and/or father and the baby to class. Ask the parents questions such as: How does the actuality of parenthood compare with your preconception of it? What part of parenting is the most difficult to handle? What part of parenting is the most uplifting? What concerns do you have for your child's future?

Have Teen Parents list government agencies and services which are available to aid and assist new families. The agencies may include the Cooperative Extension Service, the Department for Social Insurance, and the local health department. The services may include Special Supplemental Food Programs for Women, Infants, and Children (WIC); food stamps; medical assistance; and public assistance.

Local telephone directory or city directory.

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents describe the appropriate care of a new mother and baby the first few days following birth.
- (2) Have Teen Parents use the form on page 115 of the handbook to record the daily schedule for a new family. Ask them questions such as: How many hours a day does a baby require of the care giver(s)? How many of these hours are devoted to active care giving (e.g., feeding, diaper changing, cuddling)? How equitably is the responsibility for baby care divided?

#### CONCEPT: COST OF PREGNANCY, CHILDBIRTH, AND INFANT NEEDS

##### BEHAVIORAL OBJECTIVES:

- (1) To identify the cost factors involved in a pregnancy.
- (2) To study the variables which contribute to the cost of childbirth.
- (3) To learn about the expenses involved with a newborn baby.

##### TEACHING STRATEGIES

Have Teen Parents complete activities selected by the instructor as found in the CBVE Module System.

##### RESOURCES

CBVE: HD-33, "Selecting and Caring for a Layette."

Instruct Teen Parents to list all possible expenses during pregnancy. Have them compare this list with information found in books and from resource people and revise it if necessary. Have them work in small groups to find the dollar amount for each expense. Have each group total its list and compare costs with other groups.

Have Teen Parents develop a bulletin board using the information obtained from the small group projects on the costs of pregnancy. More information may be added as the concept is developed.

Invite a resource person to present information on the following expenses of pregnancy and/or childbirth: obstetric charges, laboratory charges, hospital delivery charges, hospital postpartum charges, various payment schedules accepted by hospitals, and insurance coverage of pregnancy and childbirth.

Take Teen Parents on a field trip to an area variety or a department store, which carries a full line of items for a newborn baby, to determine the cost of items a new baby would require. Have them determine the price range available on various items of furniture, clothing, accessories, diapers, and formula. Upon returning to the classroom, have them compile a minimum and maximum

Brisbane, The Developing Child, pp. 58-66; Draper, et al., The Caring Parent, pp. 36-37; Draper, et al., See How They Grow, pp. 5-14; Hildebrand, Parenting and Teaching Young Children, pp. 101-104; Ryder, et al., Contemporary Living, pp. 238-289. (Books)

Article: "The Cost of Having A Baby," Forecast, February 1980, pp. 39, 68.

Store clerks, insurance agents, hospital finance officers, mail-order catalogs, local stores, insurance companies, hospitals.

Bulletin Board: The Bird with the Biggest Bill, Handbook, p. 116.

Medical records administrator or finance manager of a hospital. Financial secretary for an obstetrician or a family practice doctor.



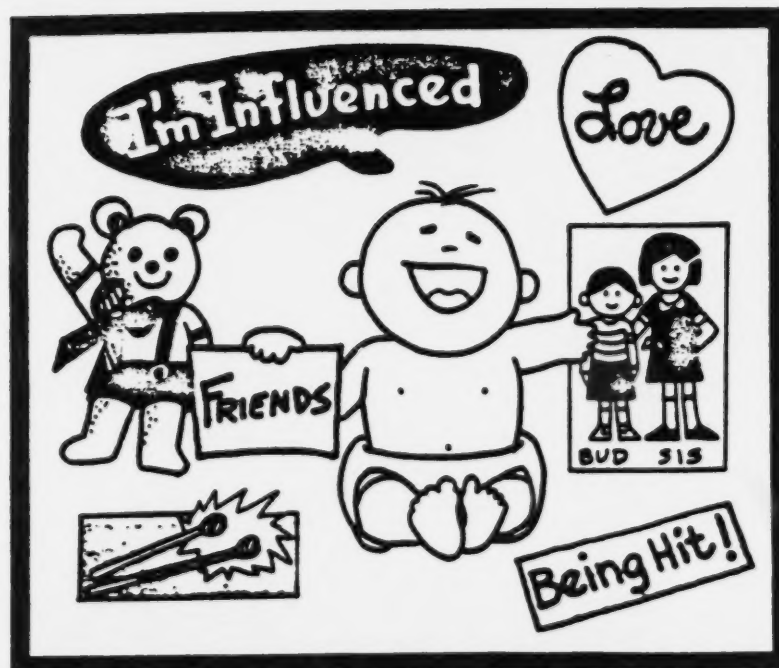
total cost of items for a newborn.  
If a field trip is not feasible,  
prices could be secured from catalogs.

Have Teen Parents find current  
articles and newspaper clippings  
on the cost of raising a child.  
Have them respond to the  
following topics: the cost of  
having more than one child; the  
income of parent(s) necessary  
for raising a child; planned  
expenses to the family, such  
as home buying and school; and  
unexpected expenses to the  
family, such as illnesses  
and injuries.

Article: "How Much Do You  
Cost?" CO-ED, November/  
December 1983, pp. 38-45.

#### EVALUATION TECHNIQUE:

Have Teen Parents plan a budget based on present employment or planned  
career (not to exceed five years from the present) which includes the  
birth of a baby. Note the expenses that would be incurred by each  
family member from the onset of pregnancy until the 6-month birthday of  
the infant.



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## UNDERSTANDING REPRODUCTION

Match each of the terms below to its definition by writing the number of each term in the appropriate space.

- |                 |                    |                    |                                        |
|-----------------|--------------------|--------------------|----------------------------------------|
| 1. OVUM         | 6. ZYGOTE          | 11. FERTILIZATION  | 16. LABOR                              |
| 2. SPERMATOZOOM | 7. OVARIES         | 12. FETUS          | 17. FOLLICLE<br>STIMULATING<br>HORMONE |
| 3. EMBRYO       | 8. TESTICLES       | 13. CILIA          | 18. OVULATION                          |
| 4. IMPLANTATION | 9. PLACENTA        | 14. UTERUS         | 19. FALLOPIAN TUBES                    |
| 5. ESTROGEN     | 10. UMBILICAL CORD | 15. AMNIOTIC FLUID |                                        |

- A. \_\_\_\_ The name for the female sex hormone, which stimulates the ripening, and then the release of an egg cell from the ovary.
- B. \_\_\_\_ The organ that develops within the mother's uterus to provide nourishment for the fetus and aids in the elimination of fetal waste.
- C. \_\_\_\_ The term used to describe an ovum that has been fertilized by a male sperm.
- D. \_\_\_\_ That time of the month when a female's ovary releases an egg cell into the fallopian tubes for possible fertilization.
- E. \_\_\_\_ The ducts through which a female egg cell travels from an ovary into the uterus.
- F. \_\_\_\_ The cushioning bag of liquid that surrounds an embryo and protects it within the uterus throughout the development period.
- G. \_\_\_\_ The hollow muscular structure in a female's body that is capable of increasing in size during pregnancy in order to house the developing fetus.
- H. \_\_\_\_ The term that describes an unborn baby during the second stage of pregnancy, three weeks after fertilization.
- I. \_\_\_\_ The name of the female cell, which is released during the monthly menstrual cycle for possible fertilization.
- J. \_\_\_\_ The hair-like structures in the fallopian tubes that are in constant motion and are responsible for moving the female egg through the tube to the uterus.
- K. \_\_\_\_ Two roundish glands located within the male scrotum that produce the male sex cells and the male sex hormone.
- L. \_\_\_\_ The term that describes the contractions of the muscles of a mother's uterus that occur when a baby is expelled from her body; also known as the birth process.
- M. \_\_\_\_ The passageway in which nourishment travels from a mother's placenta to her growing fetus.
- N. \_\_\_\_ The oval-shaped glands in a female's body that store the egg cells and produce the female sex hormone.
- O. \_\_\_\_ The union of the male sex cell with the female sex cell which results in the conception of a new life.
- P. \_\_\_\_ The name for the male sex cell that fertilizes a female egg.
- Q. \_\_\_\_ The term used to describe an unborn baby from the beginning of the third month of pregnancy until birth.
- R. \_\_\_\_ The process in which an embryo attaches to the lining of the uterus to begin receiving nourishment, occurring about one week after fertilization.
- S. \_\_\_\_ One of the two hormones in a male's body that stimulates the testicles to produce sperm.

### ANSWERS

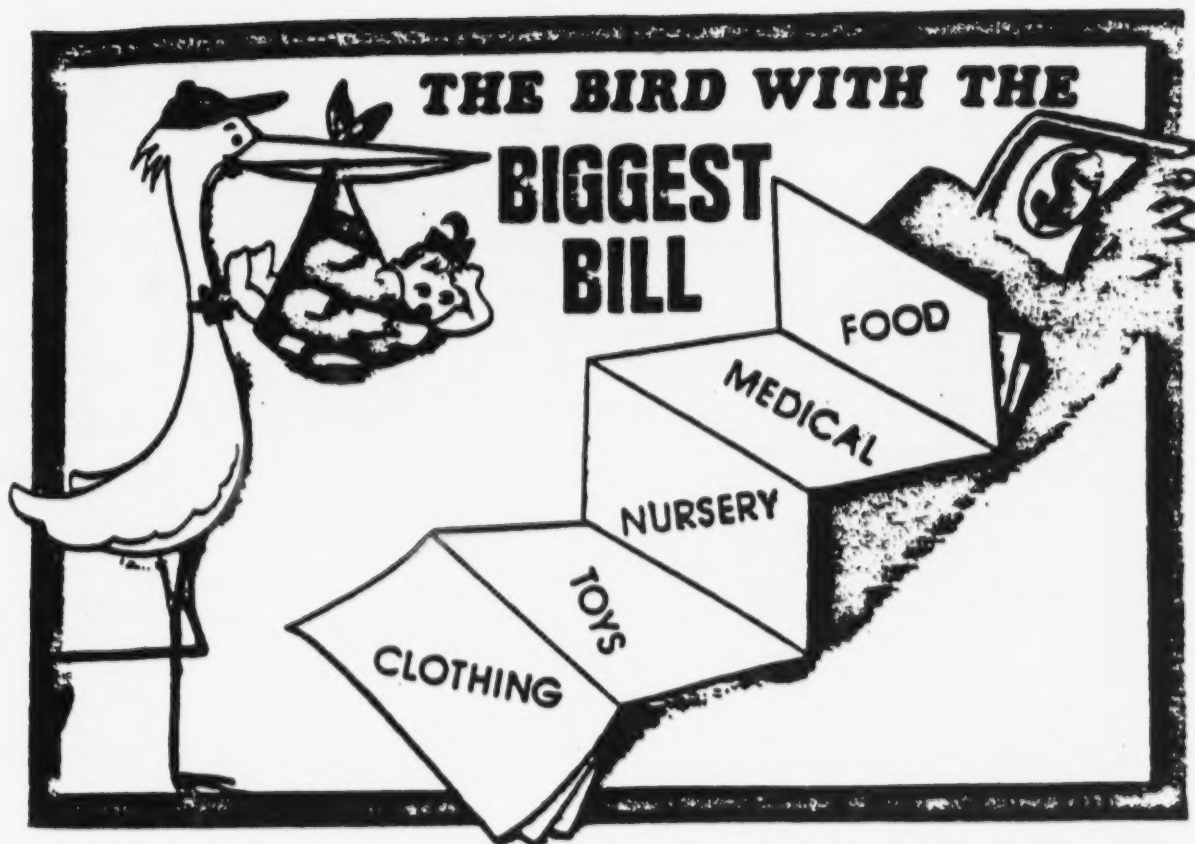
A-5; B-9; C-6; D-18; E-19; F-15; G-14; H-3; I-1; J-13; K-8; L-16; M-10; N-7; O-11; P-2; Q-12; R-4; S-17.

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# DAILY SCHEDULE FOR A NEW FAMILY

Instructions: Complete the daily schedule chart for a new family for a weekday.

| Time       | Baby's Activity | Baby's Caregiver | Mother's Activity | Father's Activity |
|------------|-----------------|------------------|-------------------|-------------------|
| 1:00 a.m.  |                 |                  |                   |                   |
| 2:00 a.m.  |                 |                  |                   |                   |
| 3:00 a.m.  |                 |                  |                   |                   |
| 4:00 a.m.  |                 |                  |                   |                   |
| 5:00 a.m.  |                 |                  |                   |                   |
| 6:00 a.m.  |                 |                  |                   |                   |
| 7:00 a.m.  |                 |                  |                   |                   |
| 8:00 a.m.  |                 |                  |                   |                   |
| 9:00 a.m.  |                 |                  |                   |                   |
| 10:00 a.m. |                 |                  |                   |                   |
| 11:00 a.m. |                 |                  |                   |                   |
| 12:00 p.m. |                 |                  |                   |                   |
| 1:00 p.m.  |                 |                  |                   |                   |
| 2:00 p.m.  |                 |                  |                   |                   |
| 3:00 p.m.  |                 |                  |                   |                   |
| 4:00 p.m.  |                 |                  |                   |                   |
| 5:00 p.m.  |                 |                  |                   |                   |
| 6:00 p.m.  |                 |                  |                   |                   |
| 7:00 p.m.  |                 |                  |                   |                   |
| 8:00 p.m.  |                 |                  |                   |                   |
| 9:00 p.m.  |                 |                  |                   |                   |
| 10:00 p.m. |                 |                  |                   |                   |
| 11:00 p.m. |                 |                  |                   |                   |
| 12:00 a.m. |                 |                  |                   |                   |



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## TEENAGE PARENTING

**OVERALL OBJECTIVE:** To heighten awareness of the responsibilities and potential problems that a teenage parent faces.

**CONCEPT:** RESPONSIBILITIES OF PARENTHOOD

### **BEHAVIORAL OBJECTIVES:**

- (1) To understand the responsibilities of parenthood.
- (2) To understand the qualities of effective parenting that must be developed by a teenage parent.

### **TEACHING STRATEGIES**

Provide Teen Parents with selected reading materials dealing with responsibilities of parenthood.

Give each Teen Parent a worksheet about parenting. Have them discuss the questions and their responses in class.

Provide Teen Parents with copies of Dear Abby type letters which deal with parenting problems. Have them write answers to each of the letters. Read the columnists' answers and compare with students' responses. Evaluate the responses through class discussion.

Have Teen Parents develop a "Help Wanted" advertisement asking for a parent. The ad should include qualities required, skills needed, fringe benefits, and time involved. Share the "Help Wanted" advertisement provided in the Handbook for a basis

### **RESOURCES**

Riker, et al., Married and Single Life, pp. 217-218; Hildebrand, Parenting and Teaching Young Children, pp. 30-31; Draper, et al., The Caring Parent, pp. 10-30; Lindsay, Teen Parenting: The Challenge of Babies and Toddlers. (Books)

Lee, et al., Families on the Grow, Correspondence Course. (Other Resource)

Worksheet: Being a Parent, Handbook, p. 128.

Landers, Since You Ask Me; Van Buren, The Best of Dear Abby. (Books)

Handout: Help Wanted, Handbook, p. 129.

of comparison. Have Teen Parents discuss the type person that would get the job.

Have Teen Parents construct a bulletin board on successful parenting.

Have each Teen Parent construct a collage which depicts the responsibilities of parenthood.

Invite a resource person to talk about the financial and legal responsibilities of one-parent and two-parent families.

Assign Teen Parents a library research project to determine the latest costs of raising a child through age 18 and through four years of college.

Invite parents and others to participate on a panel to discuss the costs of raising children. Have panelists discuss expenses at various periods of a child's growth, expenses of going through high school, expenses involved in a postsecondary education, possible medical costs, costs of special needs such as music lessons and involvement in sports and hobbies. This could be an in-class activity or a Future Homemakers of America/Home Economics Related Occupations project.

Provide Teen Parents with role playing situations to demonstrate responsible parenting. Following each presentation, have Teen Parents discuss the positive outcomes that result from responsible parenting.

Have Teen Parents list the qualities they assume to be the most important

Bulletin Boards: Successful Parenting Isn't Just Good Luck, Handbook, p. 130; Don't Jump Into Parenthood, Be Prepared! Handbook, p. 130.

Attorney, child welfare administrator, family counselor.

Current magazines, newspaper articles, government statistics.

Article: "How Much Do You Cost?" CO-ED, November 1983, pp. 38-45.

Parents, school guidance counselor, banker, high school student, college student, financial consultant.

Handout: Responsibilities of Parenting Role-Playing Exercises, Handbook, p. 131.

Article: "Children Having Children," Time, December 9, 1985, pp. 78-90.



for parents to possess. These may include: loving, supportive, caring, sensitive, disciplined, mature. Make a composite list on the chalkboard. Have Teen Parents discuss the difficulties a teenage parent may face in displaying these qualities. Ask questions such as: Which of the qualities might a teenage parent naturally possess? Which of the qualities would most teenage parents have to develop? Do all parents possess the same qualities? Should all parents possess the same qualities? Where might a teenage parent receive help in developing any of the qualities in which he/she is lacking? Have Teen Parents discuss or write responses to the questions.

Have Teen Parents play a board game on parenting.

"Transformer," Omni Education.  
(Other Resource)

Have Teen Parents complete a word search about children's needs. Instruct them to select five of the items involved in parenting and write or tape-record why these items are important for effective parenting.

Handout: What Kids Need,  
Handbook, pp.132-133.

Have the class debate the following topic: "Teenage parents are as effective as parents who are over twenty."

Article: "What Do We Know  
About Teenagers as Mothers?"  
Journal of Home Economics,  
Winter 1981, pp. 38-40.

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents develop a list of responsibilities that all parents must assume. Have them write the difficulty or ease with which a teenage parent might assume each.
- (2) Have Teen Parents choose three of the following five open-ended statements. Have them respond to each with at least one written paragraph.
  - (a) I like being a Teenage Parent because....
  - (b) I do not like being a Teenage Parent because....
  - (c) I could be a better parent if....
  - (d) The three most important qualities a parent should possess are....
  - (e) I (want, do not want) to be like my parent(s) because....

## CONCEPT: SELECTING A QUALITY DAY CARE PROGRAM

### BEHAVIORAL OBJECTIVES:

- (1) To learn characteristics of good child care.
- (2) To develop guidelines for selecting a quality day care program.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Provide Teen Parents with selected reading materials dealing with child day care.

Use a poster as a basis for discussing that participating in a day care program should be an enriching experience for a child.

Have Teen Parents research the laws and regulations controlling the operation of child care facilities. Have them report these findings to others in class.

Have Teen Parents visit a facility provides child care. Provide them with an observation sheet so they may record the

### RESOURCES

CBVE: HD-42, "Selecting Child Care Services."

Brisbane, The Developing Child, pp. 231-236; Draper, et al., The Caring Parent, pp. 222-223; Draper, et al., See How They Grow, pp. 124-125; Hildebrand, Parenting and Teaching Young Children, pp. 190-197, 284-289, 353-364. (Books)

Articles: "After the Shock of Sexual Abuse...What's the Status of Day Care Today?" Forecast, April 1985, pp. 19-23; "Selecting Appropriate Day Care," Tips and Topics, Summer 1984, pp. 3-4.

Pamphlet:  
Cooperative Extension Service:  
"Guilty or Not Guilty? Will Day Care Harm Your Child?"

"Day Care Isn't a Place to Park People," American Home Economics Association.  
(Other Resource)

Day care center, nursery which school, Head Start, or vide learning lab classroom.

following information: the number of children, the ages of the children, the ratio of children to care givers, the hours of availability, the cost of the care, restrictions as to who may use the facility, daily schedule of facility, and personal reactions to the interaction among the staff and the children. Have Teen Parents discuss the findings of the field trip to the day care facility. Have them evaluate the facility as well as the care that is provided.

Regan, Parenting and Teaching Young Children, Teacher's Manual, p. 76. (Other Resource)

Have Teen Parents debate the following topic: "Well-run day care programs for children promote optimum child development as effectively as home care."

#### EVALUATION TECHNIQUE:

Have Teen Parents list characteristics of a day care center that would provide optimum child care. Have them write a position paper on "Day care is as good as home care for children."

#### CONCEPT: CHILDREN WITH SPECIAL NEEDS

##### BEHAVIORAL OBJECTIVES:

- (1) To identify the term "special needs" as it applies to certain children.
- (2) To understand pressures felt by families with children with special needs.
- (3) To identify ways in which families can adjust to special needs situations.

##### TEACHING STRATEGIES

Provide Teen Parents with selected reading materials dealing with children with special needs.

##### RESOURCES

Brisbane, The Developing Child, pp. 406-412; Draper, et al., The Caring Parent, pp. 244-264; Hildebrand, Parenting and Teaching Young Children, pp. 272-273, 307-309; Riker, et al., Married and Single Life, pp. 399-402; Ryder, et al., Contemporary Living, pp. 314-315. (Books)



Have Teen Parents define the term special needs child. Have them list types of special needs conditions. The list may include physical disabilities, mental disorders, muscular dystrophy, cerebral palsy, and children's leukemia.

Invite a panel of parents and siblings of special needs children to talk on the effect these children have on the family unit. Questions that could be included are:  
What were the initial reactions and feelings of the parents?  
If there are other children in the family, what are their feelings?  
How has a child with special needs altered the routines, budget, and future plans of the family?  
What support groups are available and in what ways have they been helpful?

Have Teen Parents role play physical disabilities such as deafness, blindness, and ones requiring the use of crutches or a wheelchair. Have them discuss their reactions, problems they encountered, and how their experiences would differ from those of persons with actual disabilities.

Arrange a field trip for Teen Parents to visit a hospital or school that serves children with special needs. Teen Parents should seek answers to the following questions: (1) What are the various examples of special needs? (2) Which, if any, of the special needs situations could have a long-term effect on the family? In which ways? (3) What special equipment and/or care will the special needs children receive?

Pamphlet:  
March of Dimes:  
"Your Special Child."

Brisbane, The Developing Child, Student Guide, pp. 103-104. (Other Resource)

Article: "Stepping Into the Disabled Person's Shoes or Wheelchair," Illinois Teacher of Home Economics, November/December 1983, pp. 52-53.

Blindfolds, crutches, wheelchairs, cotton balls or ear plugs.

(4) What are the anticipated long-term costs? Have Teen Parents report their findings to the class or to a special group such as Future Homemakers of America/ Home Economics Related Occupations.

#### EVALUATION TECHNIQUE:

Have Teen Parents complete the following open-ended story:\*

"John and I were married when he was seventeen and I was almost sixteen. All my married friends were having such cute little babies so I wanted one too. John said we couldn't afford a child because he wanted to get some job training and get a better job. I nagged him until he agreed for me to become pregnant. It was fun shopping for clothes and furniture but John said I was spending too much money and that we barely had enough to cover the medical expenses. Then the baby was born and everything seemed to be fine until the doctor told us the child was a mongoloid."

This is all of John and Mary's story that you are told. Complete the story telling how you would feel and what you would do.

\*Kentucky Consumer and Homemaking Education Child Development Semester Course Curriculum Guide, University of Kentucky and Kentucky Department of Education, 1972, pp. 12-13.

#### CONCEPT: HEALTH AND SAFETY OF CHILDREN

##### BEHAVIORAL OBJECTIVES:

- (1) To recognize the basic health needs of children.
- (2) To determine how parents can create a healthy and safe environment for children.
- (3) To establish the conditions of parenthood which determine sexual and emotional abuse of children.

##### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

##### RESOURCES

CBVE: HD-14, "Instruction for First Aid;" HD-35, "Medical Care for Infants;" HD-40, "Measuring the Body's Vital Signs;" HD-41, "Administering Medications to a Sick Person;" HD-42, "Selecting Child Care Services;" HD-48, "Promoting Children's Health and Well-Being;" HD-50, "Handling Minor Emergencies;" HD-53, "Administering Food to a Sick Person;"

Provide Teen Parents with selected reading materials dealing with health and safety of children.

HD-54, "Administering First Aid for Poisoning;" HD-55, "Treating Common Skin Problems;" HD-56, "Treating the Skin for Insect Bites and Stings, Parasites, and Poisonous Plants;" HD-57, "Foreign Bodies in Ear, Eyes, Nose, and Skin;" HD-58, "Handling Major Emergencies Relating to Accidents;" HD-S-04, "Physical and Verbal Child Abuse;" HD-S-05, "Sexual Child Abuse."

Brisbane, The Developing Child, pp. 377-390; Draper, et al., The Caring Parent, pp. 75-102; Draper, et al., See How They Grow, pp. 148-150, 208-209, 264-266; Hildebrand, Parenting and Teaching Young Children, pp. 170-179, 242-254, 325-329; Leavenworth, Family Living, pp. 251-254. (Books)

Pamphlets:

Century Products Inc.:

"How to Protect Your Child in Your Car."

Cooperative Extension Service:

"Home Safety Is No Accident,"

"How Do You Score on Safety?"

The Drackett Company:

"Protecting Your Child When Using Household Cleaner."

Food and Drug Administration:

"Dennis the Menace Takes a Poke at Poison."

Gerber:

"A Handbook of Child Safety."

Ross Laboratories:

"Your Baby's Safety - The Important First Year."

The Soap and Detergent

Association:

"Home Safe Home."

Have Teen Parents complete selected activity sheets on the health and of children.

Have Teen Parents identify safety hazards within their homes, such as uncovered electrical outlets, sharp corners, open staircases, extremely high water temperatures, and loose rugs. Encourage them to correct the safety hazards.

Have Teen Parents prepare a bulletin board on home safety. Incorporate on the board safety rules and emergency numbers for a community hospital, ambulance service, police department, fire department, and Poison Control Center. Have Teen Parents prepare a sheet with these numbers for their homes.

Work with Teen Parents in developing a program on the importance of car seats for children. Have them include information on the numbers of lives saved or injuries prevented, types of car seats available, the recommended brands, the various car seat loan programs, and laws regulating the use of car seats for children. This program could be used as a Future Homemakers of America/Home Economics Related Occupations activity or with other organizations.

Have Teen Parents gather current newspaper and/or magazine articles dealing with the health and safety of children. Where appropriate have them explain the preventive measures that could have been taken to avoid the accident or injury.

Invite a speaker to discuss the importance of regular medical checkups for children and the routine home care procedures for a sick child. The speaker would need to cover when medical

Brisbane, The Developing Child, Student Guide, safety pp.135-145. (Other Resource)

Regan, Parenting and Teaching Young Children, Teacher's Manual, p. 68; Brisbane, The Developing Child, Student Guide, p. 137. (Other Resources)

Pediatrician or registered pediatric nurse.

checkups should be done, the symptoms of medical problems, how to take a child's temperature, how to administer medicine orally, and when to take a child in for medical treatment.

Write the word ABUSE on the chalkboard. Ask the Teen Parents to respond with all the words and concepts that come to mind when they see or hear the word. Make a composite list of these words and phrases on the board. Subdivide the list into the two categories - physical and emotional - to illustrate the variance of abuse.

Have Teen Parents develop a bulletin board on child abuse.

Provide Teen Parents with selected reading materials dealing with child abuse and neglect.

Have Teen Parents assemble a file of current newspaper and magazine articles dealing with child abuse and neglect. The articles could be used as an impetus for discussion, as a resource file, and as materials for use on a bulletin board.

Show a filmstrip on child abuse.

Invite a speaker to discuss the incidence of child abuse and neglect and the abuse and neglect services available in the area. Have Teen Parents ask questions

Bulletin Board: Who Could Hurt a Child? Handbook, p. 134.

Brisbane, The Developing Child, pp. 96, 168, 404-406; Draper, et al., The Caring Parent, pp. 235-241; Hildebrand, Parenting and Teaching Young Children, pp. 218-129, 261-262; Leavenworth, et al., Family Living, pp. 352-354; Riker, et al., Married and Single Life, pp. 275-276; Ryder, et al., Contemporary Living, pp. 312-314. (Books)

Articles: "A Hidden Epidemic: Sexual Abuse of Children," Newsweek, May 14, 1984, pp. 30-34, 35-36; "Stolen Children," Newsweek, March 18, 1984, pp. 78-81, 85-86.

Filmstrip: Child Abuse, Society for Visual Education.

Case worker with the Bureau of Social Services, director of child abuse treatment or prevention center.

such as: What is being done to educate potentially abusive or neglectful parents? What is the "abusive" personality? Can abusiveness and/or neglectfulness be cured?

Have Teen Parents complete activities on child abuse and neglect.

Child Abuse and Neglect,  
Transparencies and  
Duplicating Masters,  
Milliken Publishing Company.  
(Other Resource)

#### EVALUATION TECHNIQUES:

- (1) List the potential safety hazards for small children in the home. Explain how each could be avoided.
- (2) Describe in short yet specific statements:
  - (a) two methods of taking a child's temperature,
  - (b) a way of administering oral medication to a child, and
  - (c) three symptoms of a potentially dangerous medical condition.
- (3) Respond in writing to the open-ended statement:  
"Child abuse and neglect can be halted if ..."
- (4) Have Teen Parents share what has been learned about child abuse by writing an article for a newspaper or participating in a radio or television program.



## BEING A PARENT

Being an effective parent requires a mature person who can give and direct the growth of another human being. Ask yourself the following questions to see how you measure up to qualities of a warm, caring person.

|                                                                    | Yes | No | Sometimes |
|--------------------------------------------------------------------|-----|----|-----------|
| Do I accept myself as I am?                                        |     |    |           |
| Can I allow other people to be themselves, to be different?        |     |    |           |
| Do I sometimes want to make over other people?                     |     |    |           |
| Do I see myself and others as being worthy of respect?             |     |    |           |
| Am I secure as a person?                                           |     |    |           |
| Do I love people?                                                  |     |    |           |
| Do I expect too much of others?                                    |     |    |           |
| Do I recognize the good in others?                                 |     |    |           |
| Do I practice self-control?                                        |     |    |           |
| Am I independent?                                                  |     |    |           |
| Can I pay my own way?                                              |     |    |           |
| Do I accept responsibilities for my actions, or do I make excuses? |     |    |           |
| Am I dependable?                                                   |     |    |           |
| Do I stand up for my beliefs?                                      |     |    |           |
| Have I developed a set of moral standards for guiding my life?     |     |    |           |
| Can I control my conduct and recognize lack of control in others?  |     |    |           |
| Can I think independently?                                         |     |    |           |
| Can I set long-term goals for myself?                              |     |    |           |

From Irene K. Lee and Marjorie M. Phillips, "Families on the Grow" Correspondence Course, Cooperative Extension Service, University of Arkansas.

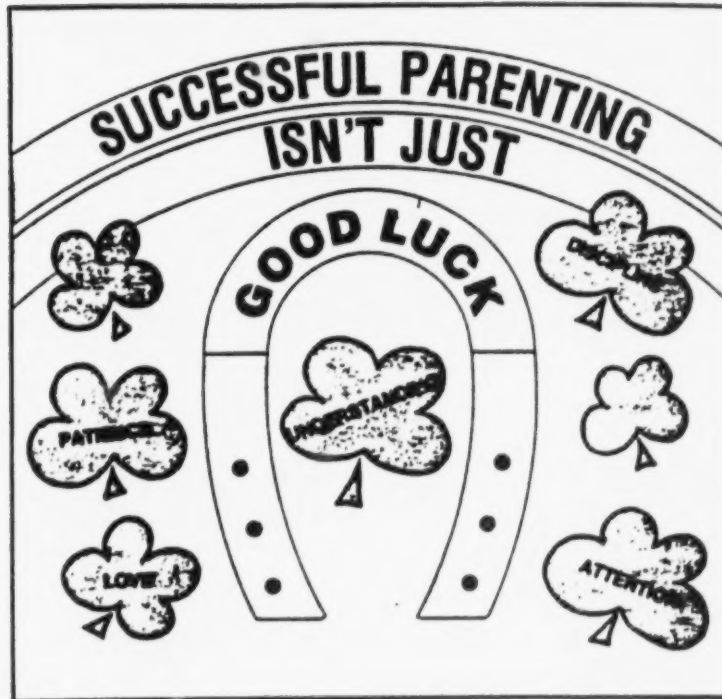


H E L P   W A N T E D

LIFETIME OPPORTUNITY!! FULL-TIME POSITION:  
SHOULD HAVE SKILLS AS CONSUMER SPECIALIST,  
SOCIAL DIRECTOR, EDUCATOR, SPIRITUAL TEACHER,  
NURSE, NUTRITIONIST, COOK, HAIRDRESSER, AUTO  
DRIVER, REFEREE, DOMESTIC ENGINEER, LAUNDERER,  
CLOTHES MAKER AND ALTERATIONIST, COUNSELOR.

TIME OFF - NONE  
MISCELLANEOUS FRINGE BENEFITS IN LIEU OF SALARY

From Senior High School Parenthood Education Curriculum Guide for Consumer and Homemaking Education, (Frankfort, KY: Home Economics Unit, Bureau of Vocational Education, Department of Occupational Education, 1978), p. vi.



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## RESPONSIBILITIES OF PARENTHOOD ROLE-PLAYING EXERCISES

1. Karen and Alan have a two-year-old daughter and a 5-month old son. Karen spends all day at home with the children and is feeling frustrated. The children seem to sense this resentment.
2. Lynn, a junior in high school, recently had a baby. Her parents think she should take the responsibility for it. Lynn thought her mother would quit her job to take care of the baby and give her money for the child's care. Her parents are letting her live at home.
3. Carrie has two preschoolers and is not living with the father of her children. She is concerned that she won't be able to keep the house and pay the bills. The father of the children is not sending checks and Carrie has to watch every penny.
4. Wendy and Al, teenage parents, are enjoying parenthood. They hold their baby as much as possible.
5. Regina has a toddler and praises him every time he does something she approves of.
6. When Dan gets home from work and on the weekends, he answers his preschoolers questions and takes the time to teach skills as needed.
7. Jack and June hug their child several times each day.
8. Sue reads and sings songs to her infant.
9. Tom believes that talking to his child rather than spanking is the best way to teach right from wrong.
10. Betty's preschooler is constantly asking questions. Rather than answering them, she pretends not to hear.

# WHAT KIDS NEED

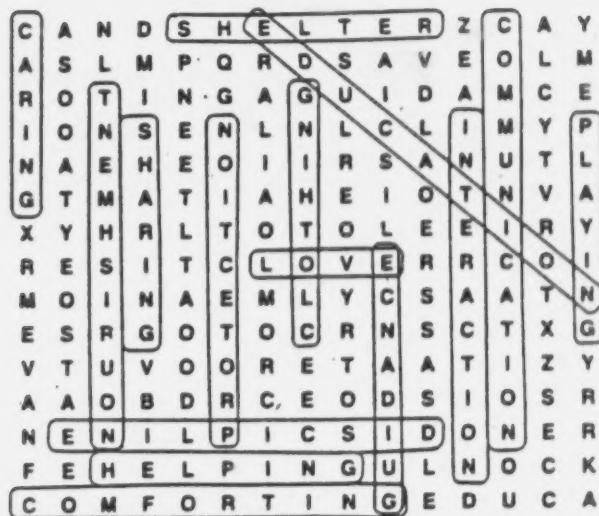
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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| C | A | N | D | S | H | E | L | T | E | R | Z | C | A | Y |
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| R | O | T | I | N | G | A | G | U | I | D | A | M | C | E |
| I | O | N | S | E | N | L | N | L | C | L | I | M | Y | P |
| N | A | E | H | E | O | I | I | R | S | A | N | U | T | L |
| G | T | M | A | T | I | A | H | E | I | O | T | N | V | A |
| X | Y | H | R | L | T | O | T | O | L | E | E | I | R | Y |
| R | E | S | I | T | C | L | O | V | E | R | R | C | O | I |
| M | O | I | N | A | E | M | L | Y | C | S | A | A | T | N |
| E | S | R | G | O | T | O | C | R | N | S | C | T | X | G |
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| F | E | H | E | L | P | I | N | G | U | L | N | O | C | K |
| C | O | M | F | O | R | T | I | N | G | E | D | U | C | A |

Fill in the blanks in the words below to find 15 items involved in parenting. Then, find the words in the puzzle.

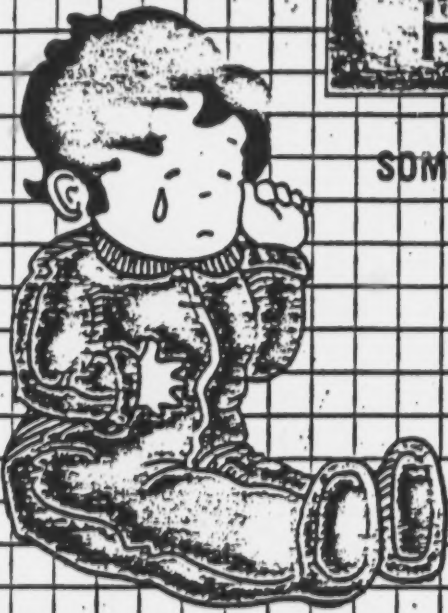
- |                              |                           |
|------------------------------|---------------------------|
| 1. C _ R _ _ G               | 9. I N _ E R A _ T L _ N  |
| 2. C L O _ _ I N G           | 10. _ O _ E               |
| 3. _ _ M F _ R T _ N G       | 11. N O _ _ I S H _ _ N T |
| 4. C O _ _ U N I C _ _ I O N | 12. P _ A _ _ N G         |
| 5. D L _ I P _ I N E         | 13. P R _ _ E C _ I O N   |
| 6. _ D U C _ T L _ N         | 14. _ H A _ I N _         |
| 7. G U _ _ A N C _           | 15. S _ _ L T E _         |
| 8. H _ _ P I N _             |                           |

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## WHAT KIDS NEED



- |                  |                |                 |
|------------------|----------------|-----------------|
| 1. caring        | 6. education   | 11. nourishment |
| 2. clothing      | 7. guidance    | 12. playing     |
| 3. comforting    | 8. helping     | 13. protection  |
| 4. communication | 9. interaction | 14. sharing     |
| 5. discipline    | 10. love       | 15. shelter     |



## WHO COULD HURT A CHILD?

SOMEONE WHO DOESN'T KNOW THAT:

- punishment is *NOT* discipline
- a child does *NOT* need to be hit to behave
- controlling anger can be difficult

**SHARE WHAT YOU KNOW NOW...  
WITH SOMEONE WHO COULD HURT A CHILD**

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## CHILD DEVELOPMENT AND GUIDANCE

OVERALL OBJECTIVE: To understand the developmental stages through which children pass and the importance of using effective guidance methods.

CONCEPT: PHYSICAL DEVELOPMENT

### BEHAVIORAL OBJECTIVES:

- (1) To study the physical development of children.
- (2) To learn the role good food habits play in optimum physical development.
- (3) To learn how to choose appropriate toys for each stage of physical development.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents read from selected materials about the physical development of children.

Have Teen Parents bring pictures of themselves from ages one through five. Construct a bulletin

### RESOURCES

CBVE: HD-12, "Children's Routines;" HD-39, "Assisting Young Children at Mealtime;" HD-48, "Promoting Children's Health and Well-Being;" HD-13, "Choosing Toys, Play Equipment, and Play Materials for Preschool Children;" HD-43, "Play and the Preschool Child."

Brisbane, The Developing Child, pp. 209-231, 297-319; Draper, et al., See How They Grow, pp. 130-150, 198-210; Hildebrand, Parenting and Teaching Young Children, pp. 212-218, 302-306; Draper, et al., The Caring Parent, pp. 107-124, 269-282. (Books)

#### Pamphlets:

Cooperative Extension Service:  
"Food for Young Children,"  
"Meal Planning."

Ross Laboratories:  
"Your Child's Appetite."

Article: "Play - A Dynamic Force in Children's Development," Tips and Topics, Fall 1982, pp. 1-2.



board showing the developmental stages of children.

Have Teen Parents collect pictures and/or cartoons which illustrate how children develop physically. Have them place the illustrations in physical development categories and explain how they determined the position of each child in the developmental scheme.

Have Teen Parents use a computer to study children's physical development.

Child Development, Part III,  
Early Childhood and Health,  
Orange Juice Software  
Systems. (Other Resource)

Have Teen Parents answer the questionnaire, "What Do You Think?" Discuss their responses in class.

Handout: What Do You Think?"  
Handbook, pp. 146-147.

List appropriate food choices for each of the developmental stages of children. Have Teen Parents plan one day's meals and snacks that would be appropriate for each of the developmental stages of children. Have each Teen Parent share his/her menus with the others in class.

Have Teen Parents complete selected activities on the importance of toys for physical development.

Brisbane, The Developing  
Child, Student Guide,  
pp. 81-84, 107-111. (Other  
Resource)

Have Teen Parents choose catalog illustrations of toys that would encourage motor-skill development. Have them choose at least one small motor-skill and one large motor-skill development toy.

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents write on the topic, "No Two Alike." Have them relate how growth patterns are unique and different for each individual.
- (2) Have Teen Parents identify the "typical toddler" and the "typical preschooler" from a list of physical characteristics of children.

## CONCEPT: EMOTIONAL AND SOCIAL DEVELOPMENT

### BEHAVIORAL OBJECTIVES:

- (1) To understand the stages in which emotional and social development occur.
- (2) To understand the importance caring and loving have on the emotional development of children.
- (3) To learn ways children can develop socially through appropriate play and interaction with others.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents read selected materials dealing with children's emotional and social development.

### RESOURCES

CBVE: HD-13, "Choosing Toys, Play Equipment, and Play Materials for Preschool Children;" HD-43, "Play and the Preschool Child;" HD-47, "Helping Children Cope with Fears."

Brisbane, The Developing Child, pp. 239-253, 257-269, 321-329; Draper, et al., See How They Grow, pp. 164-176, 228-240; Hildebrand, Parenting and Teaching Young Children, pp. 221-231, 310-319; Draper, et al., The Caring Parent, pp. 284-318. (Books)

#### Pamphlets:

Ross Laboratories:

"Your Child's Fears."

Cooperative Extension Service:

"Ages and Stages: The Early Years,"

"Learning to Play with Others,"

"Your Child's Point of View,"

"How Children Learn Values,"

"Creative Activities for Children."

Article: "Play - A Dynamic Force in Children's Development," Tips and Topics, Fall 1982, pp. 1-2.

Have Teen Parents construct a bulletin board about parental influence on a child's social and emotional development.

Have Teen Parents collect photographs or magazine pictures which illustrate emotional and/or social development of children. Lead Teen Parents in a discussion of the pictures.

Have Teen Parents read the poem "Children Learn What They Live." Have them each choose one couplet from the poem and illustrate it with a dramatization, case study, cartoon, or poster. Have them share their work with the entire class.

Have Teen Parents complete selected activities concerning the emotional and social development of children.

Have Teen Parents observe the emotional and social development of children in a preschool. Have them record their observations and discuss these in class.

Have Teen Parents construct a bulletin board called "Love Is Grand." Have them display pictures illustrating the different ways children express affection.

Have Teen Parents write or record their responses to the statement, "Perhaps the greatest need of any child or any adult is to love and be loved." Have Teen Parents list ways love serves to fulfill needs in the lives of adults and children.

Write types of emotions such as anger, fear, jealousy, affection, sympathy, shyness, temper, and guilt on pieces of paper. Place the pieces of paper in a bowl or hat. Have each Teen Parent select

Bulletin Board: Your Children Will Follow Your Footsteps, Handbook, p. 148.

Handout: Children Learn What They Live, Handbook, p. 149.

Brisbane, The Developing Child, Student Guide, pp. 89-90, 93-94, 115-119. (Other Resource)

Regan, Parenting and Teaching Young Children, Teacher's Manual, p. 74. (Other Resource)

one and describe how it evolves through the developmental stages of childhood.

Invite a preschool teacher to speak to Teen Parents about the value of play in emotional and social development.

Have Teen Parents develop a collage which illustrates the value of play in terms of emotional development and social interaction.

Have each Teen Parent select a favorite child's game or song. Using classmates or a group of children as participants, have each Teen Parent teach and direct his/her game or song.

Have Teen Parents develop a notebook of songs and playtime ideas that might be used when caring for young children. Have Teen Parents include songs and activities for each age level, for quiet and busy times, and for social and emotional development.

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents evaluate a list of games and toys as to the benefits toward social and emotional growth for each developmental stage.
- (2) Have Teen Parents list five ways parents influence children in their social and emotional development.
- (3) Have Teen Parents write an essay on the importance of parents setting good examples for young children.

#### CONCEPT: INTELLECTUAL DEVELOPMENT

##### BEHAVIORAL OBJECTIVES:

- (1) To study the stages in which intellectual development occurs.
- (2) To understand how environmental factors influence the intellectual development of children.

## TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the in-

structor as found in the CBVE Module System.

Have Teen Parents read selected materials about the intellectual development of children.

Invite a resource person to explain the role of an adult in providing intellectual stimulation and learning experiences for children.

Have Teen Parents ask young children to draw pictures illustrating their answers to questions about their environment such as: What is the sun made of? Where is home? What lives in the ocean? Place the drawings in categories based on the ages of the children. Have Teen Parents compare the categories and discuss the factors that influenced the formation of the concepts at each age level.

## RESOURCES

CBVE: HD-13, "Choosing Toys, Play Equipment, and Play

Materials for Preschool Children;" HD-43, "Play and the Preschool Child."

Brisbane, The Developing Child pp. 271-294, 341-349;  
Draper, et al., See How They Grow, pp. 152-163, 212-227;  
Draper, et al., The Caring Parent, pp. 321-346;  
Hildebrand, Parenting and Teaching Young Children, pp. 232-240, 320-324; Boegehold, Getting Ready to Read; Gazer, Getting Ready to Read; Munger, et al., Child-Play. (Books)

### Pamphlet:

Cooperative Extension Service:  
"What's a Teachable Moment?"

Article: "Play - A Dynamic Force in Children's Development," Tips and Topics, Fall 1982, pp. 1-2.

Head Start teacher, kindergarten teacher, child psychologist.

Have Teen Parents complete selected activities dealing with intellectual development.

Brisbane, The Developing Child, Student Guide, pp. 101-102, 125-126, 129. (Other Resource)

Have Teen Parents watch a children's television program such as "Sesame Street" or "Electric Company" for techniques that develop intellect.

Introduce Teen Parents to Piaget's theory of stages of mental development. Have them complete experiments that illustrate the stages of a child's mental development.

Handout: Stages of Mental Development, Handbook, p. 150.

Have Teen Parents develop activities for a two-, a three-, and a four-year-old that could be done within the home to aid in intellectual development.

Have Teen Parents compile a list of children's questions such as: did I come from? Why don't I have a brother or sister? Why do birds fly? Why does fur stay on dogs? Why don't people have tails? Have them consult references to learn how to answer these and other children's questions. Have Teen Parents discuss their findings.

Schulz, Charlie Brown's Super Books of Questions and Where Answers. (Books)

Invite a resource person to discuss book selection for children and how to read to them.

Librarian, Head Start teacher, kindergarten teacher.

Have Teen Parents display books purchased or borrowed from various sources. Have them evaluate the books as to the quality of the pictures, the contents of the stories, and age appropriateness.

Have each Teen Parent choose a child's book and evaluate its content as to the age child for which it was written. Have each practice reading his/her selection with expression and read it to the class as if its members were the appropriate age child. Have the class discuss each



Teen Parent's selection and presentation.

Have Teen Parents select any pre-school age and write or design an age appropriate book for that age.

Have Teen Parents construct a bulletin board displaying two children playing. The acrostic form caption should read:

Provides  
Learning  
As  
Young Children.

Have Teen Parents select toy advertisements that have reference to the intellectual development of children. Have Teen Parents list ways the advertisements influence people to purchase these play materials for children.

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents write an essay entitled "A Parent Is a Child's First Teacher." Have them describe the influence parents have on children's intellectual development.
- (2) Have Teen Parents chart the intellectual development of a toddler through preschool.
- (3) Have Teen Parents analyze a selected toy or game as it relates to intellectual development of the appropriate age child.

#### CONCEPT: CHILD GUIDANCE

##### BEHAVIORAL OBJECTIVES:

- (1) To understand that effective child guidance is accomplished through positive management strategies.
- (2) To learn that discipline is one of the techniques that may be necessary in the management of children.
- (3) To become aware of the differences in discipline and punishment.

##### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

##### RESOURCES

CBVE: HD-46, "Guiding Children Toward Self-Discipline."



Have Teen Parents read selected materials dealing with child management strategies.

Draper, et., The Caring Parent, pp. 171-191;  
Brisbane, The Developing Child, pp. 253-259; Draper, et al., See How They Grow, pp. 191-194, 251-152;  
Hildebrand, Parenting and Teaching Young Children, pp. 253-261, 330-339;  
Leavenworth, Family Living, pp. 206-211; Silberman, et al., How to Discipline Without Feeling Guilty;  
Wychkoff, et al., Discipline Without Shouting or Spanking. (Books)

Articles: "New Approaches to Old Discipline Problems," Better Homes and Gardens, June 1985, pp. 64, 66;  
"Disciplining Your Toddler," Parents, June 1985, p. 122.

Pamphlet:

Ross Laboratories:  
"Your Baby Becomes a Toddler."

Have Teen Parents collect cartoons showing child management techniques. Use these on a bulletin board.

Have Teen Parents listen to Systematic Training for Effective Parenting and follow up with selected activities.

Have Teen Parents write a case study of two children who are the same chronological age but are emotionally different. Have them indicate the differences in guidance techniques which would be effective with each child.

Have Teen Parents change negative statements which give commands to children to statements which will direct behavior in a more positive way.

STEP: Systematic Training for Effective Parenting,  
American Guidance Service.  
(Other Resource)

Handout: Think Positive!  
Handbook, p. 151.

Have Teen Parents complete an activity on a child management strategy.

Handout: Parenting Picture Puzzle, Handbook, p. 152.

Have Teen Parents complete problem solving and case study activities concerning discipline.

Brisbane, The Developing Child, Student Guide, pp. 91, 94. (Other Resource)

Arrange for Teen Parents to visit a preschool to observe a teacher interacting with children. Have Teen Parents record examples of the teacher using guidance techniques with the children. Have Teen Parents report on the children's actions which required guidance techniques, the techniques used, and the effectiveness of each of the responses in changing the behaviors of the children. Discuss the results in class.

Have Teen Parents find definitions of authoritarian, permissive, and democratic discipline. Have them fill out a chart to illustrate how parents might get their children to do the three activities listed using the three different types of discipline.

Handout: A Comparison of Three Types of Discipline, Handbook, p. 153.

Have Teen Parents record childhood experiences as to the ways in which they were disciplined and the effects of the discipline techniques used. Have them evaluate the effectiveness of each discipline technique.

Handout: Discipline in My Life, Handbook, p. 154.

Have Teen Parents construct a bulletin board, "Which Key Will Unlock the Door to a Happy Childhood?" Show a door with a lock and two keys, one labeled discipline and the other punishment.

Have Teen Parents work in small groups to develop lists of situations where parents they have observed have used punishment rather than discipline with their

children. Bring the groups together so that each can report to the class. List on the chalkboard the types of punishment reported by each group. Have Teen Parents state a form of positive guidance that might have been used effectively in each situation.

Have Teen Parents debate a child guidance topic such as "Punishment is an effective teaching tool" or "Sparing the rod spoils the child."

#### EVALUATION TECHNIQUES:

- (1) Have Teen Parents write two case studies. In one, have them relate how a child was disciplined using positive guidance techniques. In the other, have them relate how negative guidance techniques were used with the same child in the same situation. Have Teen Parents indicate the most effective technique and why.
- (2) Have Teen Parents make a chart showing the most common behavior problems of toddlers and preschoolers. Have them suggest ways a parent can effectively cope with these problems.
- (3) Have Teen Parents write ten techniques which can be used to effectively guide toddlers and preschoolers.

# WHAT DO YOU THINK?

Please check (✓) the appropriate column.

|                                                                                                                                                | AGREE | DISAGREE |
|------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------|
| 1. It's best to serve a child less than you think he will eat for dinner with the understanding that he can have seconds if he wants.          |       |          |
| 2. If a child is reluctant to eat his vegetables, a good method to encourage him is to say he can have dessert only after he cleans his plate. |       |          |
| 3. Promising children foods such as candy, Kool Aid, or ice cream if they are good is a satisfactory "bribe" for good behavior.                |       |          |
| 4. Two-year-olds should be urged to use their fork rather than their fingers in eating meals.                                                  |       |          |
| 5. If a child doesn't clean his plate, he should sit at the table until his plate is clean.                                                    |       |          |
| 6. Children most often do not like fish.                                                                                                       |       |          |
| 7. Between meal snacks should be avoided for the preschooler.                                                                                  |       |          |
| 8. One- and two-year-olds generally like ice cold milk, straight out of the refrigerator.                                                      |       |          |
| 9. After one year of age, a child's appetite usually tapers off some.                                                                          |       |          |
| 10. Preschool children should drink at least three 8-ounce glasses of milk a day--preferably 4 glasses.                                        |       |          |

From Irene K. Lee and Marjorie Phillips, "Families on the Grow" Correspondence Course, Cooperative Extension Service, University of Arkansas.

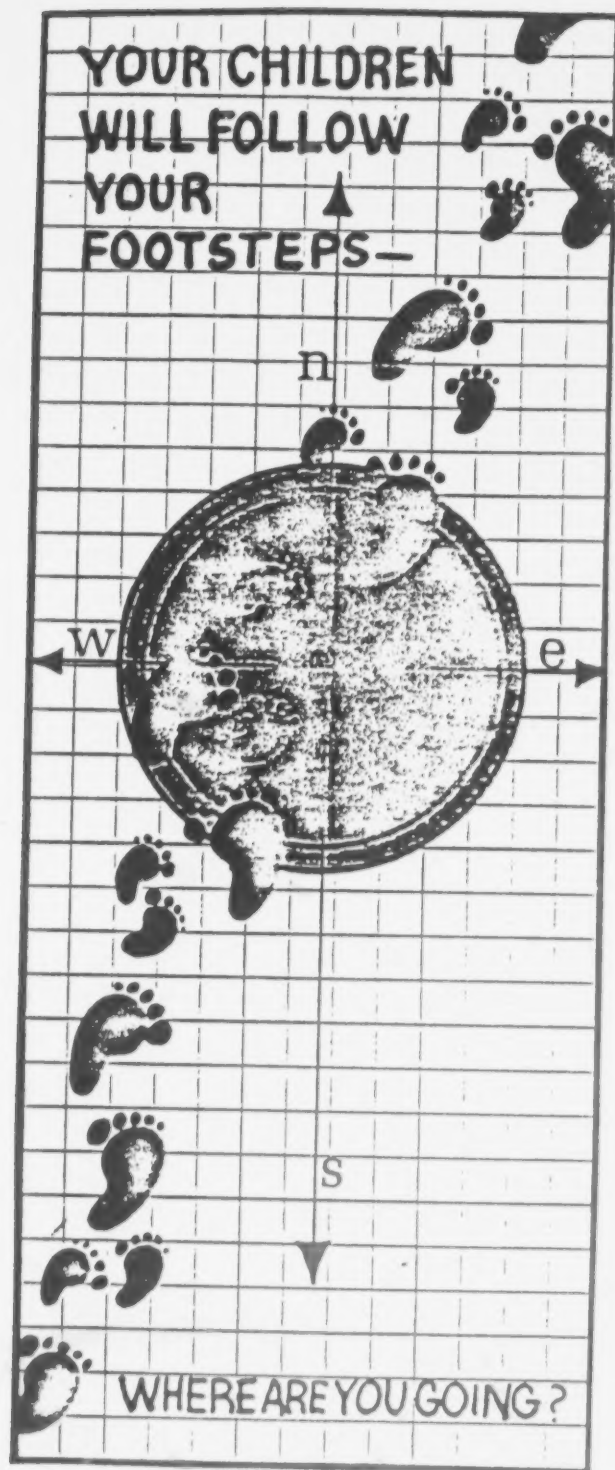
## ANSWERS TO THE "WHAT DO YOU THINK?" QUESTIONNAIRE

Did you learn some new things about young children and eating that you hadn't thought about before? Most of us have some preconceived ideas about food for young children. Some of these were probably reflected in the answers you gave to the questionnaire. Look it over again--are there some answers you would change now?

Following are answers to the questionnaire. There are no right or wrong answers to question 1 through 5. The responses given here are those that seem to agree best with modern philosophy of feeding young children.

1. AGREE                      Large servings often discourage eating. Cleaning his plate spells success to him.
2. DISAGREE                Instead, serve wholesome desserts which boost the nutritive value of any meal. If the vegetables are not eaten, do not force or coax. Analyze why there may have been a problem and serve a small serving another time.
3. DISAGREE                Children soon learn that "reward" foods are to be coveted. This practice encourages a "sweet tooth."
4. DISAGREE                When your child is receptive, you will want to show him how to use utensils. However, it is best if he learns to use them at his own pace without coaxing. He will want to imitate adult ways.
5. DISAGREE                Forcing a child to eat may tend to foster the habit of overeating and to perpetuate a food dislike. A power struggle between parent and child may develop over eating which may encourage the child to refuse to eat more frequently. Instead, assume that the child has had enough to eat. Remove the plate, making no issue.
6. FALSE                    Most children like fish provided it is mild flavored, moist, and tender.
7. FALSE                    Nutritious snacks are an important part of daily eating for most preschoolers.
8. FALSE                    Children under three generally prefer milk close to room temperature.
9. TRUE                     Calorie and protein needs decline somewhat.
10. FALSE                   Three (six-ounce) glasses of milk a day are ample to satisfy nutritive needs of preschoolers (other dairy foods may substitute for part of the milk). Avoid letting large amounts of milk replace needed meats, fruits and vegetables, breads and cereals.

From Irene K. Lee and Marjorie M. Phillips, "Families on the Grow"  
Correspondence Course, Cooperative Extension Service, University of Arkansas.



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## CHILDREN LEARN WHAT THEY LIVE

Dorothy Law Nolte

- If a child lives with criticism, he learns to condemn.
- If a child lives with hostility, he learns to fight.
- If a child lives with ridicule, he learns to be shy.
- If a child lives with shame, he learns to feel guilty.
- If a child lives with tolerance, he learns to be patient.
- If a child lives with encouragement, he learns confidence.
- If a child lives with praise, he learns to appreciate.
- If a child lives with fairness, he learns justice.
- If a child lives with security, he learns to have faith.
- If a child lives with approval, he learns to like himself.
- If a child lives with acceptance and friendship, he learns to find love in the world.



## STAGES OF MENTAL DEVELOPMENT

Jean Piaget, a psychologist, developed a theory that describes how children's mental skills develop from infancy to adulthood.

The first period is called the sensorimotor. It lasts from birth to around two years of age. During that time the child learns largely by means of bodily movements and the senses.

The preoperational period is the stage of mental development from age two to six or seven. The child develops the ability to construct symbols, as in imaginative play and the use of languages.

Piaget's theory that preschoolers are in the preoperational period of mental development can be tested by doing the following experiments with a preschooler or group of preschoolers:

1. Pour one-half cup of water into a tall, thin glass and one-half cup into a short, fat glass. Ask the preschoolers which container has more water.
2. Place a dime and ten pennies on a table. Explain to the child or children that the group of ten pennies is the same amount of money as the dime. Ask if they are the same amount of money.
3. Give a child or children fifteen wooden beads. A few should be white and the rest should be colored. Explain that all the beads are wooden. Ask if there are more wooden beads or more white beads.
4. Slice an orange in several pieces and keep another orange that is the same size whole. Ask the child or children whether he/she would prefer to have the single whole orange or all the slices.

# THINK POSITIVE!

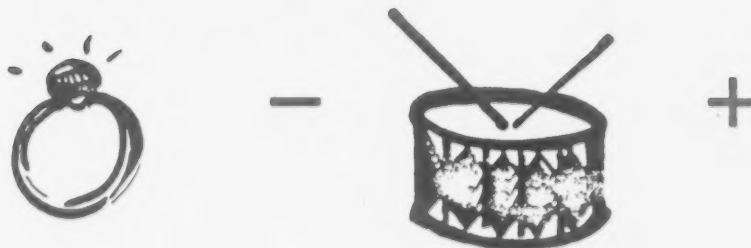
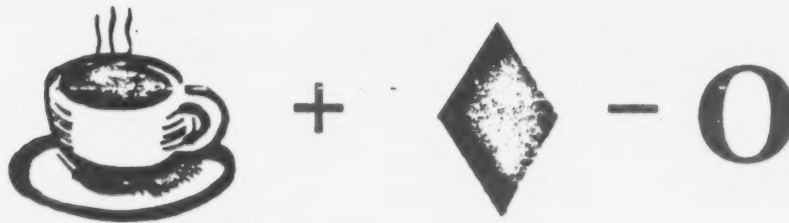
Directions: Analyze why each statement in the left column would have a negative effect on children. For each negative statement, write a statement that could be made that would direct the child's behavior in a positive way.

| Negative Statements                                                                                            | Positive Statements |
|----------------------------------------------------------------------------------------------------------------|---------------------|
| 1. "I don't want to have to tell you to stop pinching the baby one more time, or else!"                        |                     |
| 2. "Will you go get that thing in the bathroom for me? It's on the shelf."                                     |                     |
| 3. "Don't jump on the bed! That's a no-no!"                                                                    |                     |
| 4. "Sheila colored a very pretty picture. See if you can color one that pretty."                               |                     |
| 5. "Bad boy! Why can't you be more careful?"                                                                   |                     |
| 6. "Stop pulling the dog's ears."                                                                              |                     |
| 7. "Get out of my way."                                                                                        |                     |
| 8. "Both of you cannot get on the tricycle at the same time."                                                  |                     |
| 9. A mother yells across the yard, "Tom, quit crying."                                                         |                     |
| 10. "Don't run across the road." You have already asked the child to stop once, but he/she continues to do it. |                     |

## PARENTING PICTURE PUZZLE

This is called a rebus scramble. Here's how to solve it.

Write down each of the words that is illustrated in each puzzle. Then add or subtract the letters, as directed. The next step: Unscramble the letters and you'll have an important concept you will learn in your human development classes. Use the hint next to the puzzle as a clue. When do you know if you've found the right answer? The words you decipher will fit into the squares in the rebus box, with one letter in each square!



### PUZZLE HINT:

\_\_\_\_\_ is the act of setting limits, or guiding and directing children in an effort to encourage emotional development, maturity, and self control.



CUP + DIAMOND - O + CASTLE - CAN + RING - DRUM + HI - HAT - G = DISCIPLINE

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## A COMPARISON OF THREE TYPES OF DISCIPLINE

**Directions:**

Fill in the following chart to show how parents would get their child to do the three activities listed below using authoritarian, permissive, and democratic disciplines.

TYPES OF DISCIPLINE

| How would the parents get their child to: | Authoritarian discipline | Permissive discipline | Democratic discipline |
|-------------------------------------------|--------------------------|-----------------------|-----------------------|
| 1. Put away toys.                         |                          |                       |                       |
| 2. Take a nap.                            |                          |                       |                       |
| 3. Eat lunch.                             |                          |                       |                       |

## DISCIPLINE IN MY LIFE

**Directions:**

In the first column (Act), list three things for which you remember being disciplined as a child. Using the three types of discipline (authoritarian, permissive, democratic), complete the chart below.

| Act                                                      | Discipline                                                                                 | Type          | How I felt at the time    | Results: What did I learn? How did my behavior change? |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------|---------------|---------------------------|--------------------------------------------------------|
| Example:<br>I was angry so I tore pages out of the book. | My mother decided that I would not get to watch television for a month and she spanked me. | Authoritarian | I was angry at my mother. | I felt rebellious and tore pages out of another book.  |
|                                                          |                                                                                            |               |                           |                                                        |
|                                                          |                                                                                            |               |                           |                                                        |
|                                                          |                                                                                            |               |                           |                                                        |

## CONSUMER RIGHTS AND RESPONSIBILITIES

OVERALL OBJECTIVE: To develop an understanding of consumer rights and responsibilities in the market place.

### CONCEPT: CONSUMER RIGHTS

#### BEHAVIORAL OBJECTIVES:

- (1) To identify consumer situations which require a consumer bill of rights.
- (2) To identify and explain recognized consumer rights.
- (3) To identify the appropriate channels for seeking redress.

#### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Discuss transactions that constitute a contract including rental agreements, lease agreements, and sales agreements. Use transparencies to illustrate the components of a contract.

Have Teen Parents bring in advertisements. Examine and discuss each one in terms of meeting the requirements of an offer and then determine the means of acceptance required for each offer.

#### RESOURCES

CBVE: MFE-12, "Using Consumer Protection Services;"  
MFE-26, "Recognizing Fraud and Deception in the Marketplace;" MFE-27, "Using the Small Claims Court."

Bonnice, Developing Consumer Attitudes, pp. 325-362;  
Ryan, Managing Your Personal Finances, pp. 246-292;  
Brenneke, Decisions: Making Personal Economic Choices, pp. 210-224; Donnelly, Skills for Consumer Success, pp. 35-54. (Books)

#### Pamphlet:

Better Business Bureau:  
"Effective Customer Relations and Complaint Handling."

Transparencies: Is This a Contract? Consideration, Duress, Handbook, pp. 159-161.

Have Teen Parents bring in warranty agreements for items or services they have purchased. Use these as the basis for discussing warranties.

Invite an attorney to discuss and explain contracts and warranties to Teen Parents.

Discuss Small Claims Court. Explain to Teen Parents how claims are filed and handled.

After Teen Parents have studied the complaint process, arrange a field trip for your class to the Small Claims Court when a case involving a breach of contract is being heard.

Discuss resources for consumer redress with Teen Parents. Ask Teen Parents to add additional resources from the local area.

#### EVALUATION TECHNIQUE:

Have Teen Parents complete the case studies on p. 97 of the workbook, Decisions: Making Personal Economic Choices by Dlabay. (Other Resource)

#### CONCEPT: CONSUMER RESPONSIBILITIES

##### BEHAVIORAL OBJECTIVES:

- (1) To identify the responsibilities of consumers.
- (2) To identify sources of information for making wise consumer decisions.

##### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the in-

##### Pamphlets:

Federal Trade Commission:

"Warranties"

"Warranties: There Ought to be a Law."

"Warranties: Making Business Sense Out of Warranty Law,"  
Federal Trade Commission.  
(Booklet)

"Small Claims," Commonwealth of Kentucky. (Booklet)  
(Others may be available from your local court clerk.)

Handout: Consumer Resources, Handbook, p. 162.

##### RESOURCES

CBVE: MFE-12, "Using Consumer Protection Services."



structor as found in the CBVE  
Module System.

Discuss with Teen Parents the  
responsibilities of consumers.

Have Teen Parents identify consumer  
problems in the community that may  
require consumer action and in-  
volvement to be resolved. Have  
Teen Parents make a list of actions  
they can take to help resolve  
the problems.

Have Teen Parents gather helpful  
consumer information resources.

Transparency: Consumer  
Responsibilities, Handbook,  
p. 163.

Pamphlets:

Better Business Bureau:

"What Is a Better Business  
Bureau?"

"Tips on Buying Your Own  
Phone,"

"Tips on Health Spas."

Direct Selling Education  
Foundation:

"Questions Every Buyer  
Should Ask."

Federal Trade Commission:

"Bait and Switch,"

"Health Spas: Exercise Your  
Rights,"

"Contest Cons,"

"Door to Door Sales."

United States Postal

Inspection Service:

"False Billing Is Mail  
Fraud."

"Tips on Buying a Home  
Computer," "Tips on Travel  
Packages," "Tips on  
Weight-Loss Promotions,"  
"Tips on Television Sets,"  
"History and Traditions,"  
Better Business Bureau;  
"Make Knowledge Your Partner  
in Mail Order Shopping,"  
Federal Trade Commission;  
"Consumer Handbook to Credit  
Protection Laws," Board of  
Governors of the Federal  
Reserve System. (Booklets)

**EVALUATION TECHNIQUE:**

Present the Teen Parents with a case study of a community consumer problem. Have them explain how the problem was perpetuated by consumers neglecting their responsibilities.

# IS THIS A CONTRACT?



## ESSENTIALS OF A CONTRACT

1. *Competent Parties*
2. *Mutual Assent*
3. *Legal Purpose*
4. *Consideration*
5. *Required Form*

From *Methods in Teaching Basic Business Subjects*, 4th edition, by Donald Lee Musselman, Vernon A. Musselman, and Ravenna J. Simpson (Danville, Illinois: The Interstate Printers & Publishers, Inc., 1980). Used by permission.

# CONSIDERATION

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**BENEFIT :** Receipt of \$500.00  
**DETRIMENT :** Giving up the stereo

**BENEFIT :** Receipt of the stereo  
**DETRIMENT :** Giving up \$500.00



· DURESS ·

From Methods in Teaching Basic Business Subjects,  
4th edition, by Donald Lee Musselman, Vernon A.  
Musselman, and Kawanna J. Simpson (Danville, Illi-  
nois: The Interstate Printers & Publishers, Inc.,  
1980). Used by permission.

## CONSUMER RESOURCES

AFMA (American Furniture Manufacturers Association); P.O. Box HP-7; High Point, NC 27261

AUTOCAP (Automotive Consumer Action Program); National Automobile Dealers Association; 8400 Westpark Drive; McLean, VA 22102

Chamber of Commerce of the United States; 1615 H Street, N.W.; Washington, D.C. 20062

Council of Better Business Bureaus; 1515 Wilson Boulevard, Suite 300; Arlington, VA 22209 (Check local telephone listing.)

Department of Consumer Frauds; Attorney General's Office in your county or state capitol.

Direct Mail/Marketing Association, Inc.; 6 East 43rd Street; New York, NY 10017

Direct Selling Association; 1730 M Street, N.W., Suite 610; Washington, D.C. 20036

Federal Information Center (Check local telephone listing.)

Federal Trade Commission; 6th Street and Pennsylvania Avenue, N.W.; Washington, D.C. 20580

Food and Drug Administration; Consumer Communications; 5600 Fishers Lane; Rockville, MD 20857

Household International; Money Management Institute; 2700 Sanders Road; Prospect Heights, IL 60070

MACAP (Major Appliance Consumer Action Panel); 20 North Wacker Drive, Room 1500; Chicago, IL 60506

The National Resource Center for Consumers of Legal Services; 3254 Jones Court, N.W.; Washington, D.C. 20007

Sears, Roebuck and Co.; Consumer Information Services; Department 703; Sears Tower; Chicago, IL 60684

U.S. Consumer Product Safety Commission; Office of Tourism and Public Affairs; 5401 Westbard Avenue, Room 412; Washington, D.C. 20207

U.S. Office of Consumer Affairs; 1009 Premier Building; Washington, D.C. 20201

## CONSUMER RESPONSIBILITIES

### ETHICAL BEHAVIOR

- SHOPLIFTING RAISES PRICES FOR ALL CONSUMERS
- BE HONEST IN DEALINGS WITH MERCHANTS AND MANUFACTURERS

### EFFECTIVE CONSUMER PERFORMANCE

- ALWAYS GATHER CONSUMER INFORMATION BEFORE YOU BUY
- THINK FOR YOURSELF, BEWARE OF PERSUASION FROM ADS
- CONSIDER QUALITY AND SAFETY AS WELL AS PRICE
- LEARN HOW TO COMPLAIN EFFECTIVELY
- VOICE YOUR LIKES AND DISLIKES OF PRODUCTS TO PRODUCERS

### CONCERN FOR OTHER CONSUMERS

- VOICING A COMPLAINT MAY HELP SOMEONE ELSE
- CONSUME WITH ENVIRONMENTAL PROTECTION IN MIND



## CONSUMER DECISION MAKING

OVERALL OBJECTIVE: To understand the importance of decision making and financial management.

### CONCEPT: MAKING DECISIONS

#### BEHAVIORAL OBJECTIVES:

- (1) To identify appropriate steps to decision making.
- (2) To explain how values influence decisions.
- (3) To make decisions based on case situations.

#### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Discuss steps to decision making.  
Include evaluating a decision.

Have Teen Parents do Activity 4-1 in Carr's Activity Guide to provide practice in identifying consequences.

Have Teen Parents evaluate what types of decisions they most often make by completing Activity 4-3 in Carr's Activity Guide.

Have Teen Parents apply decision making steps by completing at least one case study.

#### RESOURCES

CBVE: MFE-3, "Making Decisions."

Daggett, Solving Problems/ Making Decisions; Brenneke, Decisions: Making Personal Economic Choices, pp. 2-15; Romness, The Business of Living, p. 30-37; Morton, Consumer Action: Personal Business Management, pp. 2-14; Bonnice, Developing Consumer Attitudes, pp. 3-15; Daggett, Your Future: Plans and Choices, pp. 148-179. (Books)

Weagraff, Making Decisions Work, pp. 123-128; Daggett, Your Future: Plans and Choices, pp. 148-179. (Books)

Carr, The Business of Living Activity Guide, pp. 11-13. (Other Resource)

Carr, The Business of Living Activity Guide, pp. 15-16. (Other Resource)

Morton, Consumer Action: Student Activities, p. 2; Daggett, Your Future: Plans and Choices, Student

Supplement, pp. 8-9; Diabay,  
Decisions: Making Personal  
Economic Choices Workbook,  
p. 3. (Other Resources)

Daggett, Solving Problems/  
Making Decisions,  
pp. 108-110; Brénneke,  
Decisions: Making Personal  
Economic Choices, p. 15.  
(Books)

Discuss with Teen Parents the importance that setting goals and determining values has on decision making.

Have Teen Parents complete an exercise for setting goals for making financial decisions.

Morton, Consumer Action:  
Personal Business  
Management; pp. 15-24.  
(Book)

Stadt, Personal and Family  
Finance, pp. 22-23. (Book)

#### CONCEPT: MAKING WISE BUYING DECISIONS

##### BEHAVIORAL OBJECTIVES:

- (1) To explain opportunity cost.
- (2) To define limited resources and identify their impact on buying decisions.
- (3) To identify appropriate information to gather prior to making a buying decision.
- (4) To identify factors that influence buying decisions.

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module system.

CBVE: MFE-32, "Using Money for Leisure Time Activities."

"Your Shopping Dollar," "Your Food Dollar," "Your Housing Dollar," "Your Clothing Dollar," "Home Furnishings and Equipment," "Your Recreation Dollar," "Your Automobile Dollar," Money Management Institute.  
(Booklets)

How to Get More for Your  
Money. (Book)

"Your Guide For Teaching Money Management," Money Management Institute.  
(Other Resource)

Using an illustration, discuss opportunity costs and limited resources with Teen Parents.

Morton, Consumer Action: Personal Business Management, pp. 7-8. (Book)

Have Teen Parents list factors that influence their buying decisions. The list should include personal resources, values, goals, age, sex, marital status, life-style, religion, customs, economic conditions, environment, peer pressure, and media advertising.

Have Teen Parents watch television for one hour. Have them list each commercial shown and identify the target audience.

Make a video tape of a Saturday morning cartoon show. Use the commercials on tape to discuss with Teen Parents the media's ability to influence children.

Discuss with Teen Parents the types of information that should be gathered prior to decision making. Include quality, maintenance record, label information, warranties and guarantees, price comparisons, support of company selling product, and fulfillment of personal needs.

Brenneke, Decisions: Making Personal Economic Choices, pp. 157-173. (Book)

Have each Teen Parent complete an exercise on buying and spending wisely. Have each defend his/her answer choice.

Warmke, Consumer Decision Making: Guides to Better Living, Student Supplement, p. 24. (Other Resource)

## CONCEPT: BUDGETING

### BEHAVIORAL OBJECTIVES:

- (1) To identify an appropriate budget making process.
- (2) To identify the special budget needs of women.
- (3) To develop a financial plan.
- (4) To identify appropriate recordkeeping procedures.
- (5) To identify the importance of teaching children the value of money management.

## TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Explain to Teen Parents how budgeting is a method of making financial decisions.

Have Teen Parents read information about financial planning for women.

Have Teen Parents complete a variety of case studies and practice exercises as selected by the instructor from the recommended activities.

## RESOURCES

CBVE: MFR-5, "Making Wise Use of Your Money;" MFE-13, "Using a Personal Budget;" MFE-20, "Planning a Family Budget;" MFE-21, "Keeping Household Records."

"Your Financial Plan," Money Management Institute. (Booklet)

Article: "Your 1985 Guide to Financial Planning," Changing Times, January 1985, pp. 27-60.

### Pamphlets:

Cooperative Extension Service:  
"Make a Family Spending Plan,"  
"The Family Manages."

Stadt, Personal and Family Finance; Brenneke, Decisions: Making Personal Economic Choices, pp. 140-156. (Books)

"You and Your Money: A Financial Handbook for Women," Merrill Lynch Pierce Fenner & Smith Inc. (Booklet)

Article: "Financial Planning Especially For Women," National Business Women, December/January 1984, pp. 21-32; "Financial Facts of Life for Newly Single Moms," Changing Times, May 1983, pp. 59-62.

Ryan, Managing Your Personal Finances: Student Activities, p. 162; Warmke, Consumer Decision Making: Guides to Better Living.

Student Supplement,  
pp. 91-94; Carr, The  
Business of Living Activity  
Guide, pp. 43-44; Diabay,  
Decisions: Making Personal  
Economic Choices Workbook,  
pp. 63-67. (Other  
Resources)

Donnelly, Skills for Consumer  
Success, pp. 74-88; Bonnice,  
Developing Consumer  
Attitudes, p. 76. (Books)

Have Teen Parents determine their own financial needs by completing budgeting activities including a financial plan.

"Managing Your Money,"  
Cooperative Extension  
Service. (Booklet)

Discuss with Teen Parents the importance of teaching children to manage money. Identify what is appropriate to teach children, including spending choices, saving for large items, and sharing money.

"Children and Money  
Management," Money Manage-  
ment Institute. (Booklet)

Discuss with Teen Parents the possibility of grandparents or relatives contributing to their child's savings account for gift occasions.

#### EVALUATION TECHNIQUE:

Have Teen Parents complete a financial planning simulation. Roman, Family Financial Management; or Coleman, Personal and Family Financial Management. (Other Resources)

## BANKING AND INVESTMENT

OVERALL OBJECTIVE: To develop an understanding of using banking services and selecting investments.

CONCEPT: SELECTING AND UTILIZING BANK SERVICES

### BEHAVIORAL OBJECTIVES:

- (1) To identify and explain the different types of checking accounts.
- (2) To examine criteria for selecting a bank and type of checking account.
- (3) To correctly write checks, make out deposit slips, and reconcile an account.
- (4) To explain bank services other than checking accounts.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System. In MFE-7, Activity 9, provide practice in reconciling a checking account by having Teen Parents complete the exercise on p. 25 of Developing Consumer Attitudes Student Activity Guide. In MFE-8, Activity 4, have the guest speaker thoroughly explain charges for accounts that drop below their minimum balance and discuss having an interest-bearing checking account rather than a checking account and a separate savings account.

Assign a financial institution in the community to each Teen Parent. Include credit unions, banks, savings and loan, and investment firms. Have Teen Parents write a report or prepare

### RESOURCES

CBVE: MFE-7, "Managing A Checking Account;" MFE-8, "Using Banking Services."

Bonnice, Developing Consumer Attitudes, pp. 79-95;  
Donnelly, Skills for Consumer Success, pp. 1-20;  
Morton, Consumer Action: Personal Business Management, pp. 40-57; Ryan, Managing Your Personal Finances, pp. 86-105.  
(Books)

Bonnice, Developing Consumer Attitudes Student Activity Guide, pp. 21-26. (Other Resource)

Article: "Banking 101," Changing Times, February 1986, p. 56.

Current pamphlets explaining services from financial institutions.

a visual aid that presents information about the different types of checking and saving accounts offered by the institutions. Minimum balance, number of checks written without charge each month, amount charged if you drop below minimum balance, how interest rate changes affect the account, and other pertinent information should be included.

Discuss with Teen Parents what should be considered when selecting a checking account.

Transparency: Questions When Selecting a Checking Account, Handbook, p. 172.

Have Teen Parents make a list of items they currently have that should be placed in a safety deposit box.

## CONCEPT: SELECTING INVESTMENTS

### BEHAVIORAL OBJECTIVES:

- (1) To identify types of available investments.
- (2) To explain criteria for comparing investments.
- (3) To identify good investment opportunities for beginning investors.

### TEACHING STRATEGIES

Provide Teen Parents with reading material about personal investments. Ask them to make a notebook of investment vocabulary, including types of investments.

### RESOURCES

Brenneke, Decisions: Making Personal Economic Choices, pp. 292-307; Morton, Consumer Action: Personal Business Management, pp. 401-415; Bonnice, Developing Consumer Attitudes, pp. 113-127. (Books)

Pamphlet:  
Federal Reserve Bank of Philadelphia:  
"Options for Savers."

"What Every Investor Should Know," U.S. Securities and Exchange Commission; "You and the Investment World," New York Stock Exchange; "Your Savings and Investment



Dollar," Money Management  
Institute. (Booklets)

Articles: "15 Mutual Funds  
That Let You Start Small,"  
Better Homes and Gardens,  
June 1986, pp. 32-34;  
"Investing Your IRA: Smart  
Moves To Make Now," Changing  
Times, February 1986,  
pp.28-35; "Look for the  
Hidden Costs of Investing,"  
Changing Times, September  
1984, pp. 75-81; "Safe  
Stocks Are Still in the  
Race," "Find a Municipal  
Bond Tailored for You," "Now  
Your Banker Wants to be Your  
Broker," Changing Times,  
November 1984, pp. 78-80.

Using the list and chart in  
Decisions: Making Personal  
Economic Choices, identify and  
explain the criteria for comparing  
investments.

Invite an investment advisor  
to speak on local investment  
opportunities.

Discuss with Teen Parents the  
appropriateness of mutual funds  
for small-time investors.

Brenneke, Decisions: Making  
Personal Economic Choices,  
pp. 302-303. (Book)

Transparency: Mutual Funds,  
Handbook, p. 173.

? ? ? ? ? ?

QUESTIONS WHEN SELECTING  
A CHECKING ACCOUNT

? ? ? ? ? ?

HOW MUCH MONEY CAN I AFFORD TO LEAVE IN A CHECKING ACCOUNT AS  
MINIMUM BALANCE?

HOW MANY CHECKS WILL I WRITE EACH MONTH?

WOULD THE PENALTY CHARGE FOR FALLING BELOW MINIMUM BALANCE COST  
ME MORE THAN PAYING A CHARGE FOR EACH CHECK I WRITE?

IS THE FINANCIAL INSTITUTION CONVENIENTLY LOCATED?

ARE THE OPENED HOURS CONVENIENT FOR ME?

CAN I USE A 24-HOUR ELECTRONIC TELLER WITH THE CHECKING ACCOUNT?

CAN I HAVE MY PAYCHECK DEPOSITS MADE AUTOMATICALLY?

IF I WANT TO, CAN I HAVE BILLS PAID AUTOMATICALLY?

HOW DOES THE COST OF THE CHECKING ACCOUNT COMPARE WITH THE COST  
OF SIMILAR SERVICES AT OTHER INSTITUTIONS?

DOES THE FINANCIAL INSTITUTION OFFER OTHER SERVICES THAT I MIGHT  
REQUIRE IN THE FUTURE?

ARE THE EMPLOYEES HELPFUL AND FRIENDLY?

\$ \$ \$ \$ \$

## M U T U A L      F U N D S

\$ \$ \$ \$ \$

SAFE -- LOW RISK DUE TO DIVERSIFICATION OF INVESTMENTS

EXPERTISE -- EXPERIENCED INVESTORS MAKE THE DECISIONS

SMALL CONTRIBUTIONS -- MINIMUM INVESTMENT REQUIREMENTS CAN BE AS LOW AS \$20 A MONTH

REINVESTMENT -- CAPITAL GAINS ARE MAXIMIZED THROUGH REINVESTMENT OF DIVIDENDS

INFORMATION MANAGEMENT -- RECORD KEEPING IS MAINTAINED FOR SHAREHOLDERS

## TAXATION

Overall Objective: To develop an understanding of payroll and income taxes and the ability to complete federal and state returns.

### CONCEPT: PAYROLL TAXES

#### BEHAVIORAL OBJECTIVES:

- (1) To identify taxes paid through payrolls.
- (2) To explain how allowances affect payroll taxes.
- (3) To explain the criteria for and what it means to be "exempt" from payroll tax withholding.
- (4) To identify the benefits of social security taxes and how the system works.
- (5) To complete a W-4 form.

#### TEACHING STRATEGIES

Have Teen Parents complete activities selected by the instructor as found in the CBVE Module System for the completion of W-4 forms. Make special mention of dependents being recorded on Line C of the worksheet. Point out the qualifications for exempt status on Line 3 of the W-4 form.

Show Teen Parents a paycheck stub and identify and explain the information on it. Include number of hours worked, gross earnings, federal tax withheld, state and local tax withheld, FICA tax, and other deductions.

Ask an employer or a person who works with the completion of W-4 forms to explain their purpose and how they are processed in businesses.

Ask Teen Parents to read about the social security system to acquire information concerning its purpose/benefits, eligibility requirements, how the tax is paid, and problems facing the system.

Have Teen Parents collect current articles about the benefits of

#### RESOURCES

CBVE: MFE-16, "Completing the Income Tax Forms."

Transparency: Paycheck Stub, Handbook, p. 177.

Green, Consumers in the Economy, pp. 328-333.  
(Book)

and problems with the present social security system.

Have a person from the local (or regional) Social Security Administration office explain how it works, eligibility requirements, and benefits with emphasis on survivor benefits.

## CONCEPT: INCOME TAXES

### BEHAVIORAL OBJECTIVES:

- (1) To identify the different federal income tax forms and the appropriate considerations regarding selecting which form to use.
- (2) To identify sources for obtaining return forms and for getting help in completing them.
- (3) To define terminology associated with income tax returns.
- (4) To identify records and information to keep for tax returns.
- (5) To explain when and how it benefits to itemize deductions.
- (6) To use the tax tables correctly.
- (7) To complete federal and state tax returns.

### TEACHING STRATEGIES

Have Teen Parents read the "Student Information" section on Page 6 of CBVE Module MFE-16. After Teen Parents have read the information provided, update the information to include the new 1040EZ short form.

Take Teen Parents on a field trip to the local Internal Revenue Service office. Be sure the IRS representative provides information on selecting appropriate forms, how to ask for help in filing forms, deadlines, where to file, and definitions of tax terminology.

Collect current tax forms (1040EZ, 1040A, 1040, and state) and instruction booklets. Make a transparency of each form and go over each form, line by line. Identify terminology such as deduction, exemption, interest income, dividends, charitable contributions, expenses, tax tables, schedules, joint returns, total income,

### RESOURCES

CBVE: MFE-16, "Completing Income Tax Forms."

Local Internal Revenue Service office and banks.

adjusted gross income, and taxable income. Explain how to use the tax table.

Explain itemized deductions and who can benefit by completing the Section 5 of Form 1040.

Have Teen Parents complete Form 1040A using the information provided on the handout. Point out and explain the lines which deal with dependents (5c, 5d, and 5e).

Ask Teen Parents what kind of records/information should be kept and organized to prepare for filing Forms 1040EZ and 1040A tax returns each year (e.g., W-2 forms, amounts given to charities, amounts spent on child care, amount of interest earned, and dividend earnings). Write this list on the chalkboard.

Identify and list records necessary for completing an itemized 1040 return.

"Instructions for Preparing Form 1040," Section 5;  
"Instructions for Preparing 1040EZ and 1040A," p. 5, Internal Revenue Service. (Booklets)

Handout: 1040A Form Preparation, Handbook, p. 178.

"Instructions for Preparing 1040EZ and 1040A," pp. 10-12, Internal Revenue Service. (Booklet)

Current 1040A Forms from Internal Revenue Service office or banks.

"Instructions for Preparing Form 1040," p. 4, Internal Revenue Service. (Booklet)

# PAYCHECK STUB

|         |      |               |               |          |          |            |
|---------|------|---------------|---------------|----------|----------|------------|
| DIV     | DEPT | SOC. SEC. NO. | NAME          | WEEK END | 10/24/86 | TRACER     |
| 05      | 0731 | 405335749     | BERRY, HOLLIE |          |          | 0000334256 |
| REG HRS |      |               |               |          |          | GROSS HRS  |
| 80.00   |      |               |               |          |          | 80.00      |
| REG PAY |      |               |               |          |          | GROSS EARN |
| 452.00  |      |               |               |          |          | 452.00     |
|         |      |               |               |          |          |            |

## CURRENT DEDUCTIONS

STATE TAX(OH)...15.15    DAYTON.....7.90    CREDIT UNION....130.00

| GROSS EARN | FED. W/H | FICA   | STATE TAX | LOCAL TAX | OTHER DED | NET PAY |       |
|------------|----------|--------|-----------|-----------|-----------|---------|-------|
| 452.00     | 51.90    | 30.28  | 15.15     | 7.90      | 130.00    | 216.77  | CURR. |
| 9,440.80   | 1,090.11 | 632.51 | 251.01    | 165.14    | -----     | -----   | YTD   |



## 1040A Form Preparation

Assume that you are a single parent with one pre-school age child. You have earned \$12,978.72 this year, as shown in Box 10 on your W-2 form. Federal tax withheld totaled \$436.00. You also earned \$36.58 in interest. You made a cash charitable contribution for \$20.00. Your qualified expenses for child care amount to \$1,300.00. Using this information, complete a 1040A tax return form.

## HEALTH INSURANCE

**OVERALL OBJECTIVE:** To understand the importance of health insurance and the characteristics of the different types of policies and plans available.

### **CONCEPT: COVERAGE AND POLICIES**

#### **BEHAVIORAL OBJECTIVES:**

- (1) To identify why it is important to have health insurance.
- (2) To define terminology associated with health insurance.
- (3) To explain the different types of policies and coverages available.
- (4) To describe how health insurance works in the health care industry.

#### **TEACHING STRATEGIES**

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents discuss the cases presented in the article to point out the risks involved with not having health insurance.

Ask a hospital administrator to discuss the importance of health insurance from the hospital's point of view.

Have Teen Parents research the financial issues and ethical issues which are current health care concerns. Issues could include topics concerning rapidly rising costs, the large numbers of malpractice suits, hospitals operated for profit, small community hospitals going out of business, the inadequate distribution of health care costs, health care as a human right, and the increased burden placed on social insurance as the elderly population increases. Relate this research to the importance of health insurance.

#### **RESOURCES**

CBVE: MFE-17, "Buying Health Insurance."

Article: "Health Insurance When You're Not in a Group," Changing Times, March 1983, pp. 21-23.

Current magazines and newspapers.

Articles: "Procompetition or More Regulation?" Health Care Management Review, Summer 1985, pp. 27-34; "Slimming Health Costs," Nation's Business, May 1985, pp. 26-28; "Pricing Strategy Crucial to Hospital Survival," Healthcare Financial Management, May 1985, pp. 16-22; "Health Care: How Much Should We Spend?" Healthcare Financial Management, April 1985, p. 10; "When the Patient Can't Pay the

Medical Bill," Business Week, February 18, 1985, pp. 59-62.

Explain HMOs (Health Maintenance Organizations). Include a discussion of the advantages and disadvantages.

Transparency: Characteristics of a Health Maintenance Organization, Handbook, p. 182.

## CONCEPT: SELECTING HEALTH INSURANCE COVERAGE

### BEHAVIORAL OBJECTIVES:

- (1) To identify an appropriate process to follow when selecting health insurance.
- (2) To apply a selection process to a case situation.

### TEACHING STRATEGIES

Discuss how to determine how much health insurance is needed.

Have Teen Parents read materials on how to select health insurance.

Ask each Teen Parent to study his/her family's health insurance policy and make a poster that explains the coverage.

Review appropriate steps in selecting health insurance.

### RESOURCES

Transparency: How Much Health Insurance Do I Need? Handbook, p. 183.

#### Pamphlets:

Better Business Bureau:

"Facts About Health Insurance,"

"Tips for Consumers from Your Better Business Bureau."

Articles: "Health Insurance When You're Not in a Group," Changing Times, March 1983, pp. 21-23; "Shopping for a New Doctor," Changing Times, June 1986, pp. 47-52; "What to Know Before You Go HMO," Changing Times, November 1984, pp. 59-62.

"Healthy Questions," Federal Trade Commission. (Booklet)

Handout: Selecting Health Insurance, Handbook, p. 184.

Have Teen Parents investigate health insurance coverage for children. Be sure they answer questions such as: What type of coverage is appropriate for my child? Is my child covered by my parents' policy if we are both considered their dependents? (Most insurance plans would not normally cover a dependent grandchild.) If possible, how much would it cost to have my child covered under my parents' policy? How much would different individual policies cost?

Have each female Teen Parent investigate the possibility of insuring her child under the child's father's health insurance coverage.

Have Teen Parents complete the case studies. Discuss their recommendations and selections.

Handout: Health Insurance Case Studies, Handbook, p. 185.

#### EVALUATION TECHNIQUE:

Provide Teen Parents with additional case situations. Have them evaluate the cases and select appropriate health insurance for each situation.

CHARACTERISTICS  
OF A  
HEALTH MAINTENANCE ORGANIZATION (HMO)

EMPHASIZES PREVENTIVE HEALTH CARE.

PARTICIPANTS PREPAY FOR BENEFITS ON A FIXED BASIS.

ENROLLMENT USUALLY LIMITED TO A DEFINED GEOGRAPHICAL AREA.

ENROLLMENT MAY BE THROUGH GROUP OR INDIVIDUAL PLANS.

PROVIDES COMPREHENSIVE BASIC AND SUPPLEMENTARY CARE SERVICES.

OPERATES ON A CAREFULLY DEFINED, MEMBERSHIP BASED BUDGET.

MAY REQUIRE REGULAR HEALTH CHECK-UPS.

PARTICIPANTS ARE URGED TO USE THE AVAILABLE SERVICES BECAUSE  
THEY ARE PREPAID.

INCREASES COMPETITION IN THE HEALTH CARE MARKET.

HOW MUCH HEALTH INSURANCE DO I NEED?

CHECKLIST

HOW MUCH MONEY DO I HAVE AVAILABLE FOR EMERGENCIES?

CAN MY PRESENT INCOME ABSORB SOME OF THE FINANCIAL EXPENSE?

HOW MUCH DO HOSPITALS AND DOCTORS CHARGE IN MY COMMUNITY?

ARE THERE STATE OR COMMUNITY HEALTH SERVICES OR CLINICS  
AVAILABLE FOR LOW COST OR NO CHARGE?

ARE THERE ANY UNUSUAL HEALTH HAZARDS IN MY AREA?

IS MY FAMILY'S HEALTH HISTORY GOOD?

BY WHAT OTHER TYPES OF PROTECTION AM I ALREADY COVERED?

--WORKMAN'S COMPENSATION

--SOCIAL SECURITY BENEFITS

--MEDICAL PAYMENTS UNDER LIABILITY INSURANCE

--LIFE INSURANCE DISABILITY PROVISIONS

## SELECTING HEALTH INSURANCE

1. Learn the vocabulary of insurance. You are more likely to get coverage at reasonable prices if you understand health insurance terminology.
2. Determine how much health insurance and what kind of health insurance you need.
3. Examine any health insurance coverage you may have already from work, workman's compensation, and social security.
4. Select a health insurance company that you know to be reliable. Ask yourself the following questions:

Do they sell through agents or through the mail?

Are they licensed in my state?

Talk with other policyholders. Are they pleased with the service which they have experienced?

Does the Better Business Bureau have complaints on file against the company?

Are their agents helpful, interested in my needs, knowledgeable, and worthy of my trust?

Does the company offer a variety of policies that can meet my specific needs?

5. Examine and compare different types of policies from several reputable companies.
6. Ask about any special deductions for which you might be eligible.

|                             |                    |
|-----------------------------|--------------------|
| nonsmoker                   | weight             |
| personal health history     | parents' longevity |
| your commitment to exercise |                    |

7. Select the most reasonably priced policy that meets the needs for you and your family.
8. As your health insurance needs change, re-evaluate your health insurance coverage and adjust as necessary.



## HEALTH INSURANCE CASE STUDIES

### CASE STUDY #1:

Kandi injured her knee while playing basketball. She was in a hospital for 6 days and had to have surgery. What kind of insurance policies should she have had? Explain your selection.

### CASE STUDY #2:

Amy has a good job and feels that she earns enough to pay for regular hospital and doctors' expenses, but she is worried about the cost of a major illness or accident. What type of policy should she buy? Explain your selection.

### CASE STUDY #3:

Susan is a single parent of one child, Tony. Susan is a senior in high school and she and Tony live with her parents. Susan is covered under her father's health maintenance organization plan at work, but Tony is not. Tony's father works full time and visits Tony regularly. What should Susan do about health insurance? What are her options?

## LIFE INSURANCE

OVERALL OBJECTIVE: To maximize consumer expenditures for life insurance.

CONCEPT: LIFE INSURANCE TERMINOLOGY AND POLICIES

### BEHAVIORAL OBJECTIVES:

- (1) To define terms relevant to life insurance.
- (2) To identify five different types of life insurance policies.
- (3) To explain the purpose of life insurance.
- (4) To list advantages and disadvantages of each type of life insurance policy.
- (5) To recognize situations for which each life insurance policy is appropriate.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System. In Activity 3, stress that the need for life insurance is based on having financial dependents. Update activities to include universal life insurance. For Activity 4, use the agent checksheet for discussing selecting an agent. For Activity 6, have Teen Parents answer questions relating to the life insurance needs of women such as "Do women pay more for less?" and "Do women need life insurance?" During Activity 7, ask the guest speaker to identify the advantages and disadvantages of each type of insurance policy and to include Teen Parents in examples.

Have Teen Parents complete the crossword puzzle to review insurance terminology.

Have Teen Parents construct a bulletin board to introduce or discuss the different life insurance policies.

### RESOURCES

CBVE: MFE-18, "Buying Life Insurance."

Green, Consumers in the Economy, pp. 337-352.  
(Book)

Handout: Selecting an Insurance Agent, Handbook, p. 189.

"Policies for Protection: How Life Insurance and Health Insurance Work," American Council of Life Insurance;  
"Tips on Life Insurance," Better Business Bureau.  
(Booklets)

Articles: "Life Insurance: How to Protect Your Family," Consumer Reports, June 1986, pp. 371-378; "Insurance and an Investment, Too," Changing Times, May 1986, pp. 73-79.

Handout: Life Insurance, Handbook, pp. 190-191.

Bulletin Board: Which Policy is Best For You? Handbook, p. 192.

Ask Teen Parents to discuss what would happen to their child(ren) if they were to die. Guide a discussion to include how the child would be provided with general financial support, educational expenses, money for debts owed by parent, and funeral expenses. Bring out the need for an appointed guardian for children.

Have Teen Parents role play buying life insurance. Have one student act as the agent, another as the customer; others could be friends or relatives who can give advice. The decision process must be verbalized and should present the advantages and disadvantages of the policy choices.

Have Teen Parents work together on a presentation for the class on the life insurance needs of women.

Ask Teen Parents to select a life insurance policy based on the case situations presented. Show a transparency on advantages and characteristics of term insurance.

"A Woman's Guide to Social Security," Social Security Administration. (Booklet)

Pamphlet:  
Social Security Administration:  
"How You Earn Social Security Credits."

Handout: Choosing a Life Insurance Policy, Handbook, p. 193.

Transparency: Term Insurance, Handbook, p. 194.

#### CONCEPT: COMPUTING AMOUNT OF LIFE INSURANCE NEEDED

##### BEHAVIORAL OBJECTIVES:

- (1) To compute the amount of life insurance needed for a given situation.
- (2) To recognize how social security benefits affect the amount of life insurance needed.

##### TEACHING STRATEGIES

List the resources provided by the breadwinner in the family. Include money earned and cost of services provided such as cleaning house, cooking, caring for children, lawn care, and car and house repairs. Explain to Teen Parents how to compute the amount of life insurance needed. Discuss each part of the dollar-loss equation. Work

##### RESOURCES

Handouts: Determining Life Insurance Needs, Handbook, p. 195; Present Value of an Annuity of \$1 Per Period, Handbook, p. 196.

"A Consumer's Guide To Life Insurance," American Council of Life Insurance; "Your Social Security," Social

through all steps of the computation process plugging in amounts for the purpose of illustration. Demonstrate how to look up the amount of survivor benefits in the "Your Social Security" booklet.

Have Teen Parents read about social security. Ask them to determine how credits are earned, how many credits are needed for various benefits, and how to compute (approximately) survivor benefits.

Ask Teen Parents to compute the life insurance needs for the case situation presented. If appropriate, have Teen Parents calculate life insurance needs for their own situation.

Ask an insurance agent to explain how to compute (in various ways) the amount of life insurance needed.

#### EVALUATION TECHNIQUE:

Present Teen Parents with a case situation and ask them to select the best insurance policy and to compute an appropriate amount of life insurance for the situation, justifying their selections.

Security Administration.  
(Booklets)

"How Work Affects Your  
Social Security Checks,"  
Social Security Adminis-  
tration. (Booklet)

Pamphlet:  
Social Security Adminis-  
tration:  
"How to Earn Social Security  
Credits."

Handbook: Computing Practice  
Exercise, Handbook, p. 197.

Transparency: Solution for  
Computation, Handbook,  
p. 198.

## SELECTING AN INSURANCE AGENT

### Check Sheet

Obtain suggestions and/or recommendations from family, friends, and neighbors.

Learn about the agent's involvement in professional organizations.

- ☐ Member of a local Life Underwriters Association
- ☐ Member of the National Association of Life Underwriters
- ☐ Participates in other local organizations

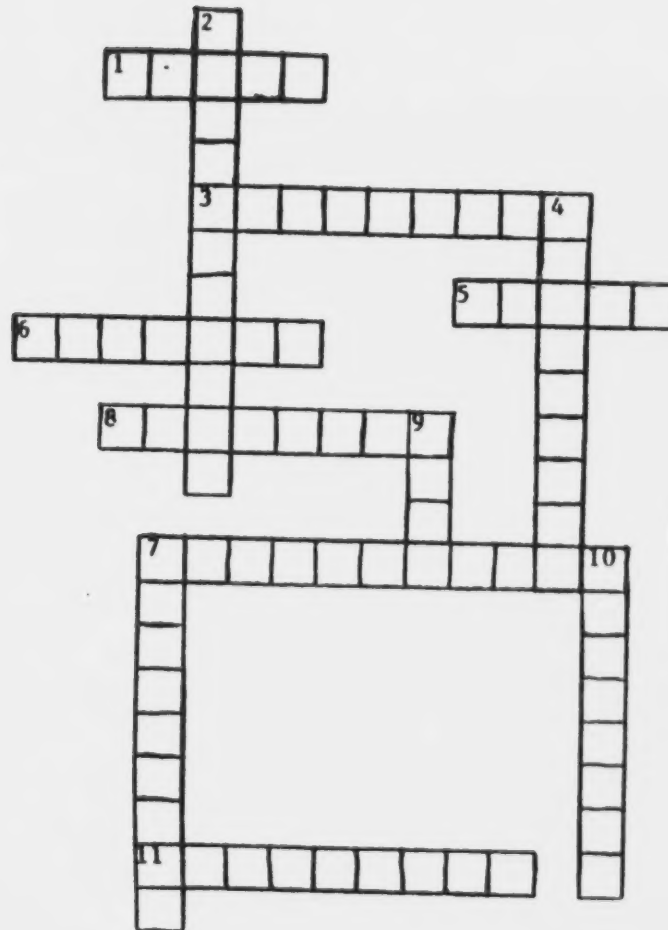
Check training, education, and other qualifications:

- ☐ Private training through an insurance company
- ☐ Certified as a Chartered Life Underwriter (CLU) by the American College of Life Underwriters
- ☐ Amount and type of previous insurance work experience
- ☐ Other work experience .

Look for evidence of desirable personal traits.

- ☐ Shows individualized interest in me as a client
- ☐ Takes time to explain policies and to answer my questions
- ☐ Appears to be dedicated to helping others
- ☐ Is likely to remain in the area and in the insurance business
- ☐ Likes to keep current with what is happening in insurance

# LIFE INSURANCE



## ACROSS

1. A person who sells insurance.
3. The amount of money paid to the beneficiary.
5. An additional statement to a life insurance policy.
6. Payment paid for an insurance policy.
7. The insurance company puts money to work in \_\_\_\_.
8. The least expensive type of permanent protection life insurance.
11. The amount of savings that has accumulated on a policy.

## DOWN

2. The person who receives the money if the insured dies.
4. A type of life insurance that amounts to an insured savings plan.
7. A means of sharing risks.
9. A type of life insurance that protects for a specific period of time.
10. Having life insurance provides dependents with \_\_\_\_.

ANSWERS TO LIFE INSURANCE CROSSWORD PUZZLE

ACROSS

1. Agent
3. Facevalue
5. Rider
6. Premium
7. Investments
8. Straight
11. Cashvalue

DOWN

2. Beneficiary
4. Endowment
7. Insurance
9. Term
10. Security



WHICH POLICY IS BEST FOR YOU?

UNIVERSAL  
LIFE  
INSURANCE

STRAIGHT  
LIFE



ENDOWMENT

LIMITED  
PAYMENT  
POLICY

TERM  
Life  
Insurance  
No  
Cash  
Value

210

211

## CHOOSING A LIFE INSURANCE POLICY

### Case Situation #1:

A couple in their mid-thirties with three elementary age children have just bought a new house with a large mortgage. Both husband and wife earn a gross salary of about \$32,000. They own two cars, one of which is paid for. They have very little accessible money and have only been able to save through the increased equity in their home.

- (1) Who should be insured?
- (2) What type of policy do you recommend? Why?

### Case Situation #2:

A single father has a seventeen-year-old daughter who has just been accepted to attend an expensive private college next year. She plans to attend medical school after college. The home and cars are paid for. The father also owns a large amount of stocks and certificates of deposit and has a large savings account balance. The daughter has a very large trust fund from her grandfather that becomes hers when she reaches age 18.

- (1) Who should be insured?
- (2) What type of life insurance plan do you recommend? Why?

### Case Situation #3:

A single mother of a three-year-old son has a good job as an electrician for a large construction firm. She rents their housing and has a small car payment. She wants her son to go to college. She also wants to save money in order to buy a house.

What type of policy do you recommend? Why?

# TERM INSURANCE

## ADVANTAGES

### INEXPENSIVE

- LOW PREMIUMS ALLOW YOU TO INVEST THE EXTRA MONEY
- LEAVES YOU MORE MONEY FOR CURRENT LIVING EXPENSES

### PROVIDES PROTECTION DURING CRUCIAL PERIODS

- SECURITY FOR RAISING CHILDREN
- SECURITY FOR EDUCATION EXPENSES
- SECURITY FOR DEBT PAYMENT

### CAN BE GUARANTEED RENEWABLE

- PREMIUMS INCREASE EACH TERM ONLY BY AGE BRACKET

## DISADVANTAGES

### NO CASH VALUE

- IF YOU DON'T DIE, YOU DO NOT GET ANY MONEY

### REQUIRES SELF DISCIPLINE FOR INVESTING

- IT IS UP TO THE INSURED TO INVEST THE MONEY SAVED

## DETERMINING LIFE INSURANCE NEEDS

STEP ONE: Calculate the dollar loss by premature death.

Dollar-Loss Equation:  $\langle (0.75 \text{ AI} - \text{AGB}) \text{ PVIFA} \rangle + \text{FE} + \text{RE} + \text{DR} = \text{DOLLAR LOSS}$

AI: Amount of net Annual Income plus the cost of annual services lost.  
(.75 reduces AI by the amount used by the insured.)

AGB: Amount of Annual Government Benefits (social security survivor benefits).

PVIFA: Present Value of Interest Factor on an Annuity--an after tax and inflation rate that adjusts for the interest the money will earn.

|              |                           |          |             |
|--------------|---------------------------|----------|-------------|
| Calculation: | Current Interest Rate%    | Example: | +9%         |
|              | - Inflation Rate%         |          | -3%         |
|              | - Tax% (approximately 1%) |          | -1%         |
|              | <u>= x%</u>               |          | <u>= 5%</u> |

For x% and the number of periods (years) for which the income is needed, pull the appropriate rate from the Present Value of an Annuity Table. (For example, if x = 5% and income is needed for 15 years, the rate (rounded) would be 10.38.)

FE: Final Expenses (Funeral expenses, approximately \$10,000.)

RE: Readjustment Expenses (education, retraining costs, may just not want to work for a period of time).

DR: Debt Repayment--for small debts, not necessary for home mortgages. Usually should not exceed \$5,000.

STEP TWO: Add together factors/resources that can reduce your dollar loss.

- Cash and Investments
- Disposable real estate
- Personal property (jewelry, car, misc.)
- Other life insurance policies (from work or other)
- Amount earned by a person re-entering the job market

STEP THREE: Subtract additional resources in Step Two from amount of Dollar Loss in Step One.

**\*\*The result is an appropriate amount of life insurance for one situation.\*\***

# PRESENT VALUE OF AN ANNUITY OF \$1 PER PERIOD

| PERIODS<br><i>n</i> | 1%      | 1½%     | 2%      | 2½%     | 3%      | 3½%     | 4%      | 4½%     | 5%      | 5½%     | 6%      | 7%      |
|---------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 10                  | 9.4713  | 9.2222  | 8.9826  | 8.7521  | 8.5302  | 8.3166  | 7.1109  | 7.9127  | 7.7217  | 7.5376  | 7.3601  | 7.0236  |
| 11                  | 10.3676 | 10.0711 | 9.7868  | 9.5142  | 9.2526  | 9.0016  | 8.7605  | 8.5289  | 8.3064  | 8.0925  | 7.8869  | 7.4987  |
| 12                  | 11.2551 | 10.9075 | 10.5753 | 10.2578 | 9.9540  | 9.6633  | 9.3851  | 9.1186  | 8.8633  | 8.6185  | 8.3838  | 7.9427  |
| 13                  | 12.1337 | 11.7315 | 11.3484 | 10.9832 | 10.6350 | 10.3027 | 9.9856  | 9.6829  | 9.3936  | 9.1171  | 8.8527  | 8.3577  |
| 14                  | 13.0037 | 12.5434 | 12.1062 | 11.6909 | 11.2961 | 10.9205 | 10.5631 | 10.2228 | 9.8986  | 9.5896  | 9.2950  | 8.7455  |
| 15                  | 13.8651 | 13.3432 | 12.8493 | 12.3814 | 11.9379 | 11.5174 | 11.1184 | 10.7395 | 10.3797 | 10.0376 | 9.7122  | 9.1079  |
| 16                  | 14.7179 | 14.1313 | 13.5777 | 13.0550 | 12.5611 | 12.0941 | 11.6523 | 11.2340 | 10.8378 | 10.4622 | 10.1059 | 9.4466  |
| 17                  | 15.5623 | 14.9076 | 14.2919 | 13.7122 | 13.1661 | 12.6513 | 12.1657 | 11.7072 | 11.2741 | 10.8646 | 10.4773 | 9.7632  |
| 18                  | 16.3983 | 15.6726 | 14.9920 | 14.3534 | 13.7535 | 13.1897 | 12.6593 | 12.1600 | 11.6896 | 11.2461 | 10.8276 | 10.0591 |
| 19                  | 17.2260 | 16.4262 | 15.6785 | 14.9789 | 14.3238 | 13.7098 | 13.1339 | 12.5933 | 12.0853 | 11.6077 | 11.1581 | 10.3356 |
| 20                  | 18.0456 | 17.1686 | 16.3514 | 15.5892 | 14.8775 | 14.2124 | 13.5903 | 13.0079 | 12.4622 | 11.9504 | 11.4699 | 10.5940 |
| 21                  | 18.8570 | 17.9001 | 17.0112 | 16.1845 | 15.4150 | 14.6980 | 14.0292 | 13.4047 | 12.8212 | 12.2752 | 11.7641 | 10.8355 |
| 22                  | 19.6604 | 18.6208 | 17.6580 | 16.7654 | 15.9369 | 15.1671 | 14.4511 | 13.7844 | 13.1630 | 12.5832 | 12.0416 | 11.0612 |
| 23                  | 20.4558 | 19.3309 | 18.2922 | 17.3321 | 16.4436 | 15.6204 | 14.8568 | 14.1478 | 13.4886 | 12.8750 | 12.3034 | 11.2722 |
| 24                  | 21.2434 | 20.0304 | 18.9139 | 17.8850 | 16.9355 | 16.0584 | 15.2470 | 14.4955 | 13.7986 | 13.1517 | 12.5504 | 11.4693 |
| 25                  | 22.0232 | 20.7196 | 19.5235 | 18.4244 | 17.4131 | 16.4815 | 15.6221 | 14.8282 | 14.0939 | 13.4139 | 12.7834 | 11.6536 |
| 26                  | 22.7952 | 21.3986 | 20.1210 | 18.9506 | 17.8768 | 16.8904 | 15.9828 | 15.1466 | 14.3752 | 13.6625 | 13.0032 | 11.8258 |
| 27                  | 23.5596 | 22.0676 | 20.7069 | 19.4640 | 18.3270 | 17.2854 | 16.3296 | 15.4513 | 14.6430 | 13.8981 | 13.2105 | 11.9867 |
| 28                  | 24.3164 | 22.7267 | 21.2813 | 19.9649 | 18.7641 | 17.6670 | 16.6631 | 15.7429 | 14.8981 | 14.1214 | 13.4062 | 12.1371 |
| 29                  | 25.0658 | 23.3761 | 21.8444 | 20.4535 | 19.1885 | 18.0358 | 16.9837 | 16.0219 | 15.1411 | 14.3331 | 13.5907 | 12.2777 |
| 30                  | 25.8077 | 24.0158 | 22.3965 | 20.9303 | 19.6004 | 18.3920 | 17.2920 | 16.2889 | 15.3725 | 14.5337 | 13.7648 | 12.4090 |

### COMPUTING PRACTICE EXERCISE

**DIRECTIONS:** Carefully read the information below. Using the dollar-loss equation and the information provided, calculate the dollar-loss amount, the amount by which to reduce the dollar-loss, and then determine the amount of life insurance Jennifer needs.

Jennifer, age nineteen, is single and has a four-year-old daughter named Tina. Jennifer receives no support from Tina's father, nor does Tina's father participate in their lives. Jennifer works as a draftsman for an engineering consulting firm; she nets about \$12,500.00 annually. She has been working for an equivalent of two years.

Jennifer's sister, Ruth, has recently agreed to take care of Tina if anything should happen to Jennifer. Ruth is eighteen and is in her first year at a community college, working on an associate degree in data processing. Jennifer realizes that she needs to purchase life insurance in order to insure that Ruth will be able to take care of Tina and still be able to complete her education if Jennifer dies.

After investigating her resources, expenses, and her wishes for Tina's future, Jennifer determines that her insurance policy at work will pay \$10,000 in the event of her death. Tina would receive social security benefits of about \$2,100 annually. Her own funeral expenses, since she chooses to be cremated, will be no more than \$4,000. She still owes \$425.00 on a charge account and owes \$3,255 on her car. She also estimates that the cost of her services lost will be around \$500.00 annually. It is important to Jennifer that Ruth be able to finish school and that Tina's education be provided for; therefore, she wants to allow at least \$20,000 for these purposes.

Jennifer rents her duplex for \$275.00 per month; she has very little savings, and does not own any personal property of real value, except for her car, which has a book value of \$4,500.

The current interest rate is 7.5%; the current inflation rate is 2.5%; and tax is approximately 1%. Jennifer has decided on a period of 20 years for which she wants Tina to have certain financial security.

How much life insurance should Jennifer purchase at this time?

## SOLUTION FOR COMPUTATION

STEP ONE: CALCULATE THE DOLLAR LOSS BY JENNIFER'S PREMATURE DEATH.

$$<(0.75 \text{ AI} - \text{AGB}) \text{ PVIFA}> + \text{FE} + \text{RE} + \text{DR} = \text{DOLLAR LOSS}$$

|     |                                          |                      |             |
|-----|------------------------------------------|----------------------|-------------|
| AI: | .75 X (\$12,500 + \$500)                 | PVIFA:               | +7.5%       |
|     | .75 X \$13,000 = <u>\$9,750</u>          |                      | -2.5%       |
|     |                                          |                      | -1.0%       |
|     |                                          |                      | <u>4.0%</u> |
| FE: | \$4,000 (FUNERAL EXPENSES)               |                      |             |
| RE: | \$20,000 (READJUSTMENT EXPENSES)         | 20 YEAR PERIOD       |             |
|     |                                          | AT 4% = <u>13.59</u> |             |
| DR: | \$3,255 + \$425 + \$275 = <u>\$3,955</u> |                      |             |
|     | (CAR) (CREDIT) (RENT)                    |                      |             |

$$\begin{aligned} \text{DOLLAR LOSS} &= (9,750 \times 13.59) + 4,000 + 20,000 + 3,955 \\ &= 132,502.50 + 4,000 + 20,000 + 3,955 \end{aligned}$$

$$\text{DOLLAR LOSS} = \underline{\$160,457.50}$$

STEP TWO: ADD RESOURCES THAT CAN REDUCE DOLLAR LOSS.

|              |                                                |
|--------------|------------------------------------------------|
| \$10,000     | WORK LIFE INSURANCE POLICY                     |
| <u>4,500</u> | BOOK VALUE OF CAR (GOOD FOR CURRENT TIME ONLY) |
| \$14,500     |                                                |

STEP THREE: SUBTRACT TOTAL RESOURCES FROM DOLLAR LOSS.

$$\$160,457.50 - \$14,500 = \$145,957.50$$

AT THE PRESENT TIME, JENNIFER NEEDS \$145,957.50 OF LIFE INSURANCE.

THE AMOUNT NEEDED WILL VARY IN THE FUTURE DUE TO CHANGES SUCH AS AMOUNT FROM SURVIVOR SOCIAL SECURITY BENEFITS, DECREASE IN VALUE OF CAR, AND AMOUNT OF MONEY JENNIFER IS ABLE TO SAVE.



## HOUSING

**OVERALL OBJECTIVE:** To understand various types of housing arrangement decisions and the implications of each.

### **CONCEPT: INDEPENDENT LIVING**

#### **BEHAVIORAL OBJECTIVES:**

- (1) To explain the necessary qualifications for being ready to live independently.
- (2) To identify one's readiness for independent living.

#### **TEACHING STRATEGIES**

Have Teen Parents read about maturity and being ready for independence. Have them complete related questions and other activities at the end of the readings.

Have Teen Parents complete a checklist on how to determine if one is ready to live independently. Include a discussion on being independent except for accepting financial help.

#### **RESOURCES**

Romness, The Business of Living, pp. 409-414;  
Kidwell, Knowing Your Self, pp. 19-26; Baltus, Personal Psychology for Life and Work, pp. 221-229. (Books)

Handout: Ready or Not?  
Handbook, p. 204.

### **CONCEPT: RENTING VERSUS BUYING**

#### **BEHAVIORAL OBJECTIVE:**

To explain considerations for buying versus renting housing.

#### **TEACHING STRATEGIES**

Have Teen Parents research when to rent and when to buy housing.

Use a checklist to discuss with Teen Parents the considerations for deciding whether to buy or rent.

#### **RESOURCES**

"Your Housing Dollar," Money Management Institute, pp. 3-5. (Booklet)

Romness, The Business of Living, pp. 415-420;  
Brenneke, Decisions: Making Personal Economic Choices, pp. 246-247. (Books)

Handout: Housing--To Rent or To Buy? Handbook, p. 205.

## EVALUATION TECHNIQUE:

Present Teen Parents with case studies, one of which describes a single parent family. Have Teen Parents analyze whether renting or buying would be appropriate for each case. Have them write their answers.

## CONCEPT: BUYING A HOUSE

### BEHAVIORAL OBJECTIVES:

- (1) To identify types of housing.
- (2) To explain appropriate steps to buying a house.
- (3) To identify special considerations when selecting a house.
- (4) To explain the process for obtaining a housing loan.
- (5) To identify housing insurance needs.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System. In MFE-22, Activity 6, use a transparency to identify special considerations for parents when working through Steps 2 and 4. In MFE-24, prior to completing Activity 3, ask a guest speaker to identify and explain different types of financing including fixed rate, flexible rate, flexible rate with rate cap, flexible rate with payment cap, balloon mortgage, graduated payment, growing equity, Federal Housing Administration (FHA), loan assumptions, and second mortgages. Ask the speaker to work out examples of the different types of loans, using the same illustration. Other terms that should be defined and explained are closing costs, points, finder's fee, appraisal fee, inspection fees (for termites, furnace, wiring, and air conditioning), title search and insurance, legal fees and co-signed loan.

Construct a bulletin board to introduce or discuss homeowners insurance.

### RESOURCES

MFE-24, "Obtaining a Housing Loan;" MFE-25, "Buying Housing Insurance."

Romness, The Business of Living, pp. 415-434; Warmke, Consumer Decision Making: Guides to Better Living, pp. 360-382; Warmke, Consumer Economics, pp. 202-232. (Books)

"Tips on Buying a Home,"  
"Tips on Condos and Co-ops,"  
Better Business Bureau;  
"Your Housing Dollar," Money  
Management Institute.  
(Booklets)

Transparency: Children  
Considerations, Handbook,  
p. 206.

Bulletin Board: Homeowners  
Insurance, Handbook, p. 207.

Have a realtor demonstrate how computers can help search for housing that meets individual needs. The real estate office could be visited or the realtor could come and bring a portable computer to the classroom.

Have each Teen Parent evaluate and outline the protection of his/her family's (or a sample) homeowner insurance policy.

Provide Teen Parents with information about the Equal Credit Rights in Housing and the Fair Housing Act. Discuss how some Teen Parents might be discriminated against because of age, race, being female, and for being a single parent. Have Teen Parents write down the appropriate addresses for handling complaints, seeking advice, or obtaining additional information.

#### EVALUATION TECHNIQUE:

Have Teen Parents write a report on available housing that meets the space, location, and financial needs of single parents.

#### CONCEPT: RENTING

##### BEHAVIORAL OBJECTIVES:

- (1) To define terms relevant to rental housing.
- (2) To identify the rights and duties of landlords and tenants.
- (3) To explain criteria for selecting rental housing.
- (4) To identify and explain the available subsidized rental housing in the community.

##### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Have Teen Parents read about rights and duties of landlords and tenants.

##### Pamphlets:

Board of Governors of the Federal Reserve:

"The Equal Credit Opportunity Act and Credit Rights In Housing."

Office For Public Advocacy:

"Know Your Rights."

##### RESOURCES

CBVE: MFE-23, "Renting or Leasing Housing."

Warmke, Consumer Decision the Making: Guides to Better Living, pp. 388-394; Green, Consumers in the Economy, pp. 154-162; Romness, The

Business of Living,  
pp. 423-450. (Books)

Kentucky Uniform Residential  
Landlord and Tenant Act of  
1974. Kentucky Revised  
Statutes (KRS), Chapter 383.  
(Available at your county  
courthouse.)

"A Kentucky Landlord/Tenant  
Guide," University of  
Kentucky. (Booklet)

Have Teen Parents visit an apart-  
ment complex. Ask the manager  
to take them through the process  
of renting an apartment. Have  
him/her show them an apartment,  
explain the rules of the complex,  
go through the lease, and give other  
general information.

Ask Teen Parents to make a  
specific list of their housing  
needs. The list should identify  
needs relevant to the amount and  
type of space needed, neighborhood  
location, style of housing, parking  
facilities or access to public  
transportation, convenience to work  
or school, and financial criteria.  
After Teen Parents have completed  
and analyzed their lists, discuss  
the transparency with them and  
allow them to modify their lists.

Have Teen Parents compile a note-  
book containing rental housing  
information for their community,  
including location of rental units;  
specific information regarding terms,  
rules, and criteria; agencies  
that assist in rental transactions  
or handle complaints; and price.

Have a guest speaker explain  
qualifications for and availability  
of subsidized rental housing for  
Teen Parents.

Transparency: Renting  
Considerations, Handbook,  
p. 208.

A person from the local city  
government, tenant services,  
or Kentucky Housing  
Corporation in Frankfort.

Provide Teen Parents with an address for housing assistance and rent subsidy programs.

Kentucky Housing Corporation  
1231 Louisville Road  
Frankfort, KY 40601  
(502) 564-7630

## CONCEPT: LIVING INDEPENDENTLY WITH PARENTS

### BEHAVIORAL OBJECTIVES:

- (1) To identify ways of developing independence while living with parents.
- (2) To explain how self-esteem can be increased through the acceptance of responsibility.

### TEACHING STRATEGIES

Have Teen Parents complete the home responsibilities checksheet. Using a transparency of the checksheet, discuss how each responsibility builds independence and how it can increase self-esteem.

Have a parent(s) of a female Teen Parent living at home discuss the Teen Parent's responsibility for caring for the child, laundry, cooking, and cleaning. Other issues which should be discussed are visitation privileges for the father, times and rules for having visitors or guests, and financial contributions and support to the family unit.

Have Teen Parents keep a log of household responsibilities that they complete each day for at least two weeks. For each task completed, have them indicate if they were reminded to do it, asked to do it, or completed it without being told. When the log is complete, ask Teen Parents to analyze their records to determine how many times they completed tasks without being told, when asked to do it, and when reminded to do it. Discuss the results in relationship to independence and self-esteem.

### RESOURCES

Handout/Transparency: Home Responsibilities, Handbook, p. 209.

## READY OR NOT???

DIRECTIONS: Think honestly about yourself. For each of the following sections, check each item that describes you at this time.

### EMOTIONAL MATURITY:

- ☐ I enjoy being alone for long periods of time.
- ☐ I feel happy and secure when other people are not around.
- ☐ I look forward to spending time alone.
- ☐ Friends seldom determine how I spend my leisure time.
- ☐ Other people do not sway me easily.
- ☐ I am able to make decisions without suggestions and/or reassurances from others about what I decide.
- ☐ I enjoy being with my child without other people my age or older around.

### SELF-SUFFICIENCY:

- ☐ I understand and can take care of my own health needs.
- ☐ I practice good nutrition in my diet.
- ☐ I keep my clothing clean and in good condition.
- ☐ I clean up after myself.
- ☐ I manage to take care of my own transportation needs.
- ☐ I understand good buying decisions and I do my own shopping.
- ☐ I care for my child's needs as well as for my own.

### MONEY MANAGEMENT:

- ☐ I carefully budget my money to cover my expenses.
- ☐ I understand the difference between a need and a want.
- ☐ I pay bills and other financial obligations on time.
- ☐ I plan ahead and have money put aside for unexpected expenses.

### TIME MANAGEMENT:

- ☐ I plan my time so that I take care of all required tasks.
- ☐ I meet time commitments to others and meet deadlines when necessary.
- ☐ I make time to do things I like without neglecting things I have to do.
- ☐ I am aware of when I am wasting time and quickly return to my time plan.

### RESPONSIBILITY:

- ☐ I take care of my own physical needs.
- ☐ I complete routine tasks without being told to do so.
- ☐ I do not put off difficult or unpleasant tasks in hopes that someone else will do it for me.
- ☐ I do not make excuses when something goes wrong.
- ☐ I fulfill my promises and commitments without making excuses if I fail.
- ☐ I can take care of my child without anyone else around.

### FINANCIAL ABILITY:

- ☐ I can afford a place to live, utilities, food, clothing, and transportation.



## HOUSING -- TO RENT OR TO BUY?

DIRECTIONS: Check the item descriptions that best describe you at this time.

### RENTING MIGHT BE BEST IF:

- ☐ you cannot afford a down payment.
- ☐ your future housing needs cannot be accurately estimated.
- ☐ you need to get better acquainted with the community.
- ☐ you expect to move again soon.
- ☐ you do not want the responsibility of home ownership.
- ☐ you can rent a better quality of housing than you can buy for the same monthly amount.

### BUYING MIGHT BE WISE IF:

- ☐ you have enough cash for a down payment, closing costs, and other expenses.
- ☐ you expect your income to regularly increase.
- ☐ you do not have or expect to have any other major financial obligations.
- ☐ you have adequate life insurance and enough savings for emergencies.
- ☐ you are able to realistically estimate your housing needs.
- ☐ you know where you want to live.
- ☐ you expect to stay in the same place for some time.
- ☐ you want the responsibilities of home ownership.
- ☐ you are willing to give up other things.
- ☐ you can obtain the type of dwelling and neighborhood you desire if you buy.
- ☐ you can handle your own maintenance and repairs.
- ☐ you find market conditions favorable for buying housing.



CHILDREN CONSIDERATIONS  
WHEN CHOOSING YOUR HOUSE

SELECTING A LOCATION:

HOW MUCH TRAFFIC ON THE STREET?  
ARE THERE SIDEWALKS IN THE NEIGHBORHOOD?  
HOW CLOSE IS THE NEAREST PARK OR RECREATION FACILITY?  
ARE THERE OTHER CHILDREN IN THE NEIGHBORHOOD?  
ARE THE SCHOOLS IN A CONVENIENT LOCATION?  
HOW CLOSE ARE DESIRABLE CHILD CARE FACILITIES LOCATED?  
HOW MUCH NOISE?  
ARE THERE ANY POSSIBLE HAZARD AREAS CLOSE BY?  
-CREEK      -ELECTRIC TRANSFORMER STATIONS      -WOODS

INSPECTING THE HOUSE:

HOW MANY STAIRS TO THE ENTRY--1ST OR 2ND FLOOR ENTRY?  
ARE THE BEDROOMS ARRANGED FOR MAXIMUM PRIVACY AND QUIETNESS?  
ARE THERE ANY DANGEROUS STAIRS INSIDE OR OUTSIDE OF THE HOUSE?  
DO THE DOORS OPEN IN A SAFE DIRECTION?  
ARE THERE LOCKS ON DOORS THAT A CHILD COULD EASILY LOCK?  
DO BALCONIES PROVIDE ADEQUATE RAILING FOR CHILDREN?  
IS THE HOUSE FREE FROM PAINT CHIPS?  
IS THE YARD ENCLOSED WITH A FENCE?  
ARE THERE ANY UNUSUAL SAFETY HAZARDS?

# HOMEOWNERS INSURANCE

COVERS THESE RISKS



From Methods in Teaching Basic Business Subjects, 4th edition, by Donald Lee Musselman, Vernon A. Musselman, and Kavana J. Simpson (Danville, Illinois: The Interstate Printers & Publishers, Inc., 1980). Used by permission.

## RENTING CONSIDERATIONS

### FINANCIAL NEEDS:

RENT CAN BE NO MORE THAN \_\_\_\_\_  
UTILITIES MUST RUN NO MORE THAN \_\_\_\_\_  
RENT INSURANCE CAN BE NO MORE THAN \_\_\_\_\_  
AMOUNT OF DEPOSIT \_\_\_\_\_

### LOCATION:

CLOSE TO WORK OR SCHOOL  
CONVENIENT FOR PUBLIC TRANSPORTATION ROUTES  
CLOSE TO CHILD CARE FACILITIES  
FENCED-IN PLAY AREA CLOSE BY  
AMPLE PARKING SPACE  
TRAFFIC IS NOT A THREAT OR A NOISE PROBLEM  
NEAR SHOPPING FACILITIES  
DESIRABLE NEIGHBORHOOD  
CLOSENESS TO LAUNDRY FACILITIES

### SPACE NEEDS:

NUMBER OF BEDROOMS  
NUMBER OF BATHS  
ADEQUATE CLOSET/STORAGE SPACE  
YARD AREA  
ROOMS LARGE ENOUGH TO ACCOMMODATE FURNITURE  
GARAGE

### HOUSE FEATURES:

FIRST LEVEL ENTRY  
GAS OR ELECTRIC STOVE  
DISHWASHER AND OTHER APPLIANCES  
LAUNDRY FACILITIES  
DRAPERIES, BLINDS, SHADES, OR CURTAINS PROVIDED  
SINGLE STORY OR TWO STORY

### LEASE REQUIREMENTS:

CONDITIONS NECESSARY FOR RETURN OF DEPOSIT  
LENGTH OF LEASE  
PETS  
AMOUNT OF NOTICE FOR RENT INCREASES OR FOR MOVING  
CHILDREN

## HOME RESPONSIBILITIES

DIRECTIONS: CHECK EACH OF THE FOLLOWING ITEM DESCRIPTIONS THAT ACCURATELY DESCRIBE YOU AT THIS TIME. THIS WILL NOT BE COLLECTED.

- \_\_\_\_\_ I GET MYSELF UP EACH MORNING.
- \_\_\_\_\_ I DRESS, FEED, AND TAKE CARE OF MY SON/DAUGHTER EACH MORNING.
- \_\_\_\_\_ I TAKE RESPONSIBILITY FOR THE CARE OF MY CHILD AT ALL TIMES.
- \_\_\_\_\_ I GET MY SCHOOL WORK DONE WITHOUT BEING REMINDED BY ANYONE ELSE.
- \_\_\_\_\_ I AM RESPONSIBLE FOR OUR LAUNDRY.
- \_\_\_\_\_ I HELP WITH A MAJOR PORTION OF THE COOKING.
- \_\_\_\_\_ I HAVE REGULAR HOUSEHOLD CHORES FOR WHICH I AM RESPONSIBLE.
- \_\_\_\_\_ I TAKE THE RESPONSIBILITY FOR MAKING SURE THAT I HAVE CHILD CARE HELP WHEN NECESSARY.
- \_\_\_\_\_ I KEEP OUR ROOMS VERY NEAT AND CLEAN.
- \_\_\_\_\_ I HANDLE THE DISCIPLINE OF MY CHILD WHEN NECESSARY.
- \_\_\_\_\_ I HAVE WORKED OUT POLICIES WITH MY PARENTS FOR HAVING GUESTS AND VISITORS.
- \_\_\_\_\_ I AM CONSIDERATE OF OTHER FAMILY MEMBERS WITH WHOM WE LIVE.

## TRANSPORTATION

OVERALL OBJECTIVE: To maximize consumer spending for transportation needs and to demonstrate responsibility in transporting a child.

CONCEPT: SELECTION OF ECONOMICALLY APPROPRIATE TRANSPORTATION

### BEHAVIORAL OBJECTIVE:

To identify available transportation options.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Identify a variety of transportation options including car-pooling, automobile leasing, and public transportation. Discuss the applicable costs/cost savings of each. Have Teen Parents compute costs of each in terms of transporting an adult and a child.

Have Teen Parents read from selected materials on the cost of automobile ownership. Discuss new car costs versus used car costs.

### RESOURCES

CBVE: MFE-28, "Selecting a Car."

"Tips on Renting a Car,"  
"Standards for Automobiles and Trucks...Advertising and Selling...Rental and Leasing," Better Business Bureau; "Your Automobile Dollar," Money Management Institute, pp. 8-9. (Booklets)

"Your Automobile Dollar," Money Management Institute, pp. 4-7, 11-17, 22-29; "Buying a Used Car," Federal Trade Commission; "Tips on Buying a Used Car," Better Business Bureau. (Booklets)

Pamphlet:  
Federal Trade Commission:  
"Car Ads: Low Interest Loans and Other Offers."

Article: "What Are the Best Used Car Buys?" Better Homes and Gardens, April 1986, pp. 49-50.

Consumer Report Magazine and Yearbook.

## CONCEPT: MAINTENANCE OF AN AUTOMOBILE

### BEHAVIORAL OBJECTIVES:

- (1) To identify means of avoiding costly automobile repairs.
- (2) To understand automobile repair terminology.
- (3) To study service plans and charges.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Discuss with Teen Parents ways of avoiding costly automobile repairs or invite an automobile mechanic to discuss this with them.

### RESOURCES

CBVE: MFE-29, "Caring for a Vehicle."

"Your Automobile Dollar," Money Management Institute, pp. 30-36; "What About Car Care?" Better Business Bureau; "Auto Service Contract," Federal Trade Commission. (Booklets)

## CONCEPT: TYPES OF AUTOMOBILE INSURANCE COVERAGE

### BEHAVIORAL OBJECTIVE:

To understand types of automobile insurance and factors to consider when purchasing each.

### TEACHING STRATEGIES

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System. Emphasize background information on factors to consider when buying motor vehicle insurance.

Introduce types of automobile insurance coverage and terms used which relate to specific liabilities.

Discuss automobile insurance coverage for teenagers that may be provided as a subpart of parents' policy(ies). Provide Teen Parents with information regarding coverage, special rates based on school grade point average, and passenger coverage

### RESOURCES

CBVE: MFE-19, "Buying Motor Vehicle Insurance."

"Your Insurance Dollar," Money Management Institute, pp. 17-21. (Booklet)

which would apply to the offspring of Teen Parents. Obtain a blank contract from an insurance agency to discuss in class.

CONCEPT: RESPONSIBLE TRANSPORTING OF CHILDREN

BEHAVIORAL OBJECTIVE:

To demonstrate child transportation safety practices.

TEACHING STRATEGIES

RESOURCES

Have Teen Parents obtain information regarding current state regulations covering infant passengers in automobiles from the local law enforcement agency, the State Police, or Department of Public Information. Have them ask for information on the infant safety seat loan program.

Invite a member of a police agency to speak on the importance of using a restraining device when transporting a child. Have the speaker emphasize the reduced risk of harm created when proper infant seating is used.

Have Teen Parents collect and share with classmates news items which describe transportation-related accidents involving teens and children. Discuss how responsible driving practices are imperative on the highway.

Discuss safe methods of transporting infants and children on public transportation.

Have Teen Parents discuss the correct methods of using a stroller on escalators, moving sidewalks, curbing, and staircases.



## SUCCESS IN BALANCING HOME LIFE AND A CAREER

OVERALL OBJECTIVE: To understand practices necessary to succeed in the dual role of parent/wage earner, with emphasis on the mother/female worker.

CONCEPT: PRINCIPLES OF MANAGING THE DUAL ROLE OF PARENT/WAGE EARNER

### BEHAVIORAL OBJECTIVE:

To identify means of balancing career and family responsibilities.

#### TEACHING STRATEGIES

Discuss the traditional social development of women. Relate this development to career success. Have Teen Parents cite examples from their experiences of role conflict, discrimination, underutilization of skills and abilities, and fear of success preventing an attempt at success.

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System.

Present current statistics from the Bureau of Labor Statistics regarding mothers in the workforce to show single Teen Parents that their problems are not totally unique. Have them prepare a report outlining strategies for maximizing parenting time and energy.

#### RESOURCES

Stark, Returning to Work: A Planning Book for Women, pp.39-49. (Book)

Transparency: Stark, Returning to Work: A Planning Book for Women, p. 41. (Book)

CBVE: MFE-38, "Balancing the Dual Role of Homemaker/Wage Earner."

Transparency: Mothers in the Workforce, Handbook, p. 215.

Article: "A Mother's Choice," Newsweek, March 31, 1984, pp. 46-51.

United States Department of Labor, Bureau of Labor Statistics, Washington, D.C. 20212.

CONCEPT: SEX EQUITY IN THE WORK WORLD

### BEHAVIORAL OBJECTIVE:

To understand the climate of the male-dominated work force and identify strategies for career success within this environment.

#### TEACHING STRATEGIES

Collect statistics from news media citing male domination of corporate management in the

#### RESOURCES

Harragan, Games Mother Never Taught You, Corporate Gamesmanship for Women;

United States. Have Teen Parents cite ways in which this might create barriers to the career advancement of females. Include such areas as stereotyping traditional male/female roles, friendships, and support groups. Have each Teen Parent select an area of interest and prepare a report on how barriers might be overcome.

Utilizing Harragan's book, develop a "vocabulary" test. Administer it to Teen Parents. Have them discuss how the use of sports and military jargon might discriminate against female workers.

Machlorvitz, Inside Moves, Corporate Smarts for Women on the Way Up; Welch, Networking - The Great New Way for Women to Get Ahead. (Books)

Articles: "Women: Blocked By Corporate Politics," pp. 12-15; "Opportunities for Women," pp. 16-17; Management World, October 1985.

Harragan, Games Mother Never Taught You, Corporate Gamesmanship for Women, pp. 96-110. (Book)

## MOTHERS IN THE WORKFORCE

- \* 60% OF ALL U.S. MOTHERS WITH PRESCHOOL OR SCHOOL-AGED CHILDREN ARE IN THE WORKFORCE.
- \* ALMOST 33 MILLION CHILDREN HAVE MOTHERS IN THE WORKFORCE.
- \* NEARLY 16 MILLION CHILDREN UNDER THE AGE OF 18 HAVE MOTHERS IN THE WORKFORCE.
- \* APPROXIMATELY 27% OF ALL CHILDREN WERE BORN IN FAMILIES IN WHICH ONLY THE MOTHER WORKED.
- \* OVER 12 MILLION FAMILIES ARE MAINTAINED BY A SINGLE PARENT -- 10.3 MILLION BY WOMEN AND 2.1 MILLION BY MEN.

## CAREER PLANNING

OVERALL OBJECTIVE: To understand new career options for both men and women and procedures for a job application and evaluation.

### CONCEPT: CAREER OPTIONS

#### BEHAVIORAL OBJECTIVES:

- (1) To define work and understand its role in our economy.
- (2) To relate individual characteristics to career options.
- (3) To establish short- and long-range personal goals.
- (4) To establish short- and long-range career goals.
- (5) To understand the role of women in today's job market.
- (6) To recognize traditional and nontraditional career options.

#### TEACHING STRATEGIES

Define and discuss work and the impact of the Puritan work ethic on our current economy and society. Contrast "looking for a job" and "planning a career."

Have Teen Parents assess their personal attributes and interests.

Have Teen Parents complete the activities selected by the instructor as found in the CBVE Module System. Discuss goal setting. Have Teen Parents prepare a list of short-range personal and career goals and a list of long-range personal and career goals.

Discuss with Teen Parents the history of women in the workplace and the current climate for women in the corporate setting. Have Teen Parents determine their own perceptions of women in the workplace by taking the test on pages 5 and 6 of the Farmer book.

#### RESOURCES

Safford, The Working Citizen, pp. 2-34. (Book)

Adams, Career Change: A Planning Book, pp. 51-76;  
Safford, The Working Citizen, pp. 35-47.  
(Books)

CBVE: MFE-2, "Setting Goals."

Stark, Returning to Work: A Planning Book for Women, pp. 73-102;  
Adams, Career Change: A Planning Book, pp. 36-49;  
Blackledge, The Job You Want-How to Get It, pp. 13-20. (Books)

Stark, Returning to Work: A Planning Book for Women, pp. 1-11; Safford, The Working Citizen, pp. 102-112; Farmer, New Career Options for Women, pp. 56, 96-104, 118-127, 159-163. (Books)

Discuss how stereotyping can inhibit a woman's chances to be promoted.

Have each Teen Parent study a variety of traditional and nontraditional careers which match individual interests and goals. Have each choose 2 or 3 to research in depth and develop a report to include educational requirements, certification requirements, salary range, growth opportunities, and working conditions for each.

Transparency: Stereotypic Female Characteristics Do Not Equal Managerial Characteristics, Handbook, p. 221.

Dictionary of Occupational Titles, Occupational Outlook Handbook, Occupational Outlook Quarterly,  
Superintendent of Documents.  
(Other Resources)

Adams, Career Change - A Planning Book, pp. 78-101;  
Stark, Returning to Work - Planning Book for Women, pp. 60-72. (Books)

"Job Options for Women in the 80's," United States Department of Labor;  
"Women, Work, and Age: Policy Changes," University of Michigan. (Booklets)

## CONCEPT: JOB APPLICATION PROCESS

### BEHAVIORAL OBJECTIVES:

- (1) To determine sources of job opportunities.
- (2) To complete a job application form.
- (3) To prepare a letter of application.
- (4) To prepare a resume.
- (5) To prepare for a successful job interview.

### TEACHING STRATEGIES

Discuss the sources of job opportunities. Have Teen Parents describe advantages and disadvantages of each source.

### RESOURCES

Transparency: How Can You Learn About Job Opportunities? Handbook, p. 222.

"Tips on Employment Services," Better Business Bureau; "Job Hunting, Should You Pay?" Federal Trade Commission. (Booklets)

Secure job application forms from a variety of local employers.

Have Teen Parents complete several different forms. Have them complete a 3X5 card with the information required on each application so they will have this information readily at hand when asked to complete a job application form.

Have Teen Parents identify their strengths, skills, and experiences (including nonjob related) that might be applicable in a job situation.

Discuss with Teen Parents the objective of the letter of application, its content, and tone. Have Teen Parents write three letters of application for different jobs described in local newspaper ads.

State the objective of the resume; outline its contents; stress the importance of appearance, accuracy, and honesty; and explain the need to keep it up-to-date. Have Teen Parents prepare a complete, type-written resume.

Discuss with Teen Parents the "do's and don'ts" of a job interview situation. Have a local employer or personnel manager conduct mock interviews with Teen Parents. Video tape these interviews. Have the interviewer assess the strengths and weaknesses demonstrated by each Teen Parent.

Blackledge, The Job You Want-How to Get It, pp. 52-69. (Book)

"How to Find and Apply for a Job," South-Western Publishing Company. (Other Resource)

Bolles, What Color is Your Parachute; Blackledge, The Job You Want-How to Get It, pp. 28-37. (Books)

"How to Find and Apply for a Job," South-Western Publishing Company, pp. 25-35. (Other Resource)

Lynch, Getting the Job, pp. 87-92. (Book)

Lynch, Getting the Job, pp. 77-86. (Book)

"How to Find and Apply for a Job," South-Western Publishing Company, pp. 46-69. (Other Resource)

"How to Prepare Yourself for Interviews," United States Department of Labor; Making the Most of Your Job Interview," New York Life Insurance Company. (Booklets)

Stark, Returning to Work: A Planning Book for Women, pp. 116-119. (Book)



Articles: "Handling Difficult Questions in a Job Interview," Journal of Business Education, May 1982, pp. 325-326; "Some Hints to Those Who Are Interviewed," Management World, October 1984, pp. 17-18.

Molloy, Dress for Success; Molloy, Woman's Dress for Success Book. (Book)

#### EVALUATION TECHNIQUE:

Have Teen Parents complete a simulation, "Getting A Job-Process Kit," by Robert Zedlitz. (Other Resource)

#### CONCEPT: EVALUATING A JOB OFFER

##### BEHAVIORAL OBJECTIVES:

- (1) To identify an appropriate combination of salary and benefits.
- (2) To recognize a safe and satisfactory work environment.
- (3) To recognize employment rights and responsibilities.

##### TEACHING STRATEGIES

Discuss the intrinsic and extrinsic values of job benefits. Have Teen Parents prioritize these benefits. Discuss the necessity of prioritizing these benefits and determining their monetary value to be able to make accurate comparisons among jobs. Discuss with Teen Parents the emerging trend toward employee-designed salary/benefit packages.

Utilizing articles from newspapers and magazines, discuss with Teen Parents industry-related accidents. Secure statistics from the media (or from insurance companies) on time loss and cost related to accidents occurring on the job. Outline safety factors that Teen Parents should examine when looking for a job.

##### RESOURCES

Handouts: Job Benefits, Handbook, p. 223; Job Comparisons, Handbook, p. 224.

Article: "Fringe Benefits A La Carte," Changing Times, May 1982, pp. 50-52.

Campbell, Working Today and Tomorrow, pp. 178-195. (Book)

Local insurance agent or Insurance Information Institute, 110 William Street, New York, NY 10038



Secure employment contracts from local employers. Review these with Teen Parents and define legal terms and requirements.

Secure state and federal employment laws from local library or state and federal agencies. Include Equal Pay Act of 1963 (Federal), Nondiscrimination of Wage Payments Based on Sex (State), Wage and Hour Law (State), and Child Labor Law (State).

Campbell, Working Today and Tomorrow, pp. 127-135;  
Goldman, Business Law-Principles and Practice, pp. 311-325; Mietus, Applied Business Law, pp. 359-409.  
(Books)

U.S. Government; Department of Labor; Employment Standards Administration; Washington, D.C. 20212

Kentucky Department of Labor; Division of Labor Standards; The 127 Building; U.S. 127, South; Frankfort, KY 40601

STEREOTYPIC FEMALE CHARACTERISTICS  
DO NOT EQUAL  
MANAGERIAL CHARACTERISTICS

SUCCESSFUL MANAGERS ARE DESCRIBED AS:

POWERFUL  
AMBITIOUS  
ANALYTICAL  
AGGRESSIVE  
FORCEFUL  
DOMINANT  
STRONG  
COMPETITIVE  
SELF-SUFFICIENT  
INDIVIDUALISTIC  
SELF-ACHIEVEMENT ORIENTED

THE STEREOTYPIC FEMALE IS DESCRIBED AS:

GENTLE  
SUPPORTIVE OF THE NEEDS OF OTHERS  
NURTURING  
YIELDING  
LOYAL  
AFFECTIONATE  
DEPENDENT  
UNDERSTANDING  
ATTRACTIVE  
CHEERFUL  
SOFTSPOKEN

## HOW CAN YOU LEARN ABOUT JOB OPPORTUNITIES?

- \* TALK WITH EMPLOYED FRIENDS AND RELATIVES.
- \* READ THE CLASSIFIED SECTION OF YOUR NEWSPAPER.
- \* TALK WITH YOUR TEACHERS AND COUNSELORS.
- \* TALK WITH EMPLOYERS.
- \* LOOK FOR "HELP WANTED" SIGNS ON EMPLOYER PREMISES.
- \* CONTACT GOVERNMENT EMPLOYMENT SERVICES.
- \* UTILIZE A JOB-PLACEMENT COMPANY.

## JOB BENEFITS

Prioritize the following benefits of working as:

- 1 = Necessary
- 2 = Desirable
- 3 = Acceptable
- 4 = Unnecessary

| <u>BENEFIT</u>                       | <u>PRIORITY</u> |
|--------------------------------------|-----------------|
| Salary                               | _____           |
| Vacation/Holidays                    | _____           |
| Sick Leave                           | _____           |
| Personal Leave                       | _____           |
| Maternity Leave                      | _____           |
| Family Medical Insurance             | _____           |
| Major Medical Insurance              | _____           |
| Disability Insurance                 | _____           |
| Group Life Insurance                 | _____           |
| Dental Insurance                     | _____           |
| Pension Plan                         | _____           |
| Profit Sharing                       | _____           |
| Stock-Option Plan                    | _____           |
| Credit Union                         | _____           |
| Savings Plan                         | _____           |
| Tuition Allowance                    | _____           |
| Parking                              | _____           |
| Transportation Allowance/Company Car | _____           |
| Child Care                           | _____           |
| Counseling Service                   | _____           |
| Recreation Facilities                | _____           |
| Expense Account                      | _____           |
| Discounts on Company Products        | _____           |
| Flexible Hours                       | _____           |
| Cafeteria                            | _____           |
| Other                                | _____           |
| _____                                | _____           |
| _____                                | _____           |
| _____                                | _____           |
| _____                                | _____           |

## JOB COMPARISONS

Compare a set of job offers according to your priorities for benefits. Begin by listing in the left column the benefits you rated 1 or 2 on the "Job Benefits" worksheet. Check each company's offer to determine whether these are included; write "yes" or "no" in the Benefit Column under each company. For those benefits that have monetary value, estimate the annual value. (Most employers can tell you their company's individual annual contributions.)

Which company offers you the most for your skills and abilities?

| Benefit | Company A |                             | Company B |                             | Company C |                             |
|---------|-----------|-----------------------------|-----------|-----------------------------|-----------|-----------------------------|
|         | Benefit   | Annual<br>Monetary<br>Value | Benefit   | Annual<br>Monetary<br>Value | Benefit   | Annual<br>Monetary<br>Value |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
| _____   | _____     | _____                       | _____     | _____                       | _____     | _____                       |
|         | Total     | _____                       | Total     | _____                       | Total     | _____                       |

## CAREER-RELATED EDUCATION BEYOND HIGH SCHOOL

**OVERALL OBJECTIVE:** To understand the need and application procedures for career-related education beyond high school.

**CONCEPT:** NEED AND PROCEDURES FOR CAREER-RELATED EDUCATION BEYOND HIGH SCHOOL

### **BEHAVIORAL OBJECTIVES:**

- (1) To identify postsecondary educational programs.
- (2) To become aware of sources of educational financing.
- (3) To understand application and enrollment procedures of postsecondary educational programs.

### **TEACHING STRATEGIES**

Discuss the need for continuing education beyond high school. Include in the discussion the importance of continuing education in securing certain entry-level jobs and promotions.

Outline sources of financial assistance for postsecondary education. Stress that special consideration is given to Teen Parents who financially support themselves and dependents.

Have Teen Parents prepare a report on the sources of information on financial assistance for education.

Have Teen Parents complete financial aid forms secured from local lending institutions and postsecondary schools.

### **RESOURCES**

Transparency: Educational Opportunities Beyond High School, Handbook, pp. 227-228.

"Choosing a Vocational School," Federal Trade Commission. (Booklet)

Herr, School and Careers, pp. 57-86. (Book)

Transparency: Sources of Financial Assistance for Postsecondary Education, Handbook, p. 229.

"Scholarships, Fellowships, and Loans," Bellman Publishing Company; "Directory of Financial Aids for Women," Reference Service Press; "Foundation Grants to Individuals," The Foundation Center; "A Selected List of Postsecondary Education Opportunities for Minorities and Women," United States Department of Education. (Booklets)

Discuss with Teen Parents application requirements and enrollment forms of a variety of postsecondary schools. Invite an admissions officer, a staff person from a registrar's office, or a school guidance counselor to provide instruction on completing forms for a postsecondary institution.

Admission forms; requirements for admission; instructions; school catalog/bulletin; course schedule book; scheduling materials.



## EDUCATIONAL OPPORTUNITIES BEYOND HIGH SCHOOL

### \* PUBLIC VOCATIONAL TRAINING PROGRAMS

Vocational and technical schools founded by the government which generally provide a wide variety of low-cost, 1- and 2-year skills training programs.

### \* COMMUNITY COLLEGES

Institutions which generally provide 1- and 2-year skill training programs and some liberal arts education. Usually associated with a university making transition to a 4-year bachelor's degree program possible.

### \* CONTINUING EDUCATION PROGRAMS

These programs offer short-term, low-cost courses of both a general and skilled nature. Usually associated with a secondary or post-secondary school. May offer high school or college credit or continuing education units (CEU's) which may apply towards college credit.

### \* PRIVATE BUSINESS AND TECHNICAL SCHOOLS

These schools offer various short-term technical programs and operate for a profit, thus sometimes requiring high tuition. Most do, however, provide free, long-term job placement services.

### \* COLLEGES AND UNIVERSITIES

These offer a wide variety of programs and may offer degrees ranging from 2-year Associate Degrees to 4-year Bachelor's Degrees to a number of graduate degrees of varying length. Most provide some job placement assistance.

### \* GOVERNMENT TRAINING PROGRAMS

Local governments may provide short-term training in occupational areas in local demand. These programs usually do not grant transfer credit, but are usually free or inexpensive and are provided in conjunction with local schools and/or industry.

\* CORPORATE TRAINING PROGRAMS

Though some of these may have open enrollment, most are provided to employees only. Generally, an individual is hired by the company and assigned to a training program deemed appropriate by the company. The trainee may receive part or full wages during the training process.

## SOURCES OF FINANCIAL ASSISTANCE FOR POSTSECONDARY EDUCATION

### \* SCHOLARSHIPS AND GRANTS

Scholarships and grants are provided on the basis of need or merit or both. Sources of scholarships include:

Education Institutions  
Federal and State Agencies  
Business and Industry  
Professional Associations  
Social Organizations  
Private Foundations

### \* LOANS

Low-interest loans with deferred pay-back periods are available for students enrolled in accredited programs. These loans are available through:

Banks and Lending Institutions  
Educational Institutions

### \* WORK-STUDY PROGRAMS

These programs pay students (or provide coverage of educational expenses) who work part-time in a school appointed position - usually on the school's campus. Work-study programs are available at most:

Community Colleges  
Colleges and Universities  
Vocational and Technical Schools

### \* TUITION REIMBURSEMENT PROGRAMS

Employers may, as part of the employee benefits package, fully or partially reimburse employees for continuing education which is considered work-related.

EQUAL EMPLOYMENT OPPORTUNITIES  
(EEO)

OVERALL OBJECTIVE: To understand Equal Employment Opportunity laws and practices.

CONCEPT: DEALING WITH DISCRIMINATION IN THE JOB APPLICATION PROCESS

BEHAVIORAL OBJECTIVES:

- (1) To identify EEO laws pertinent to the job application process.
- (2) To identify practices in the application process that are illegal.
- (3) To identify appropriate responses, behaviors, or actions for dealing with discrimination when applying for a job.

TEACHING STRATEGIES

Identify, explain, and discuss EEO laws with Teen Parents. Concentrate on Title VII of the Civil Rights Act of 1964; Equal Employment Opportunity Act of 1974; and Section 1604 of Title 29, Chapter XIV of the code of Federal Regulations.

Discuss with Teen Parents items that might appear on application forms that are unlawful because they are not relevant to job performance. Explain they do not have to answer those items, especially if they feel that they could lead to being discriminated against.

Have each Teen Parent collect three application forms from local businesses. Highlight items on each form that do not relate to job performance. Have them share their findings with classmates.

Discuss EEO laws as they pertain to job interviews. Use the interview questions in Getting the Job to illustrate and discuss lawful

RESOURCES

"Equal Employment Opportunity," Haimes Associates, Inc. (Booklet)

Local department of Human Rights Commission and Kentucky Human Rights Commission.

EEO Compliance Manual, Part 1604, Office of Voluntary Programs. (Other Resource)

Transparency: Unlawful Application Items, Handbook, p. 233.

Article: "The Interviewing Process," Business Education Forum, March 1979, pp. 19-20.

and unlawful questions. Explain that when asked an unlawful question, the applicant should politely refuse to respond and firmly state that the question has no bearing on qualifications to perform the job. The applicant should then describe his/her skills and what he/she can do for the company.

Lynch, Getting the Job,  
pp. 123-124. (Book)

Set up mock interview sessions for Teen Parents. Ask a personnel recruiter or manager to conduct interviews using some unlawful questions, borderline questions, and lawful questions. Tape the interviews. Discuss the questions and responses the following day.

#### EVALUATION TECHNIQUE:

Provide Teen Parents with a list of interview questions. Have them identify which questions are unlawful and explain why.

#### CONCEPT: DEALING WITH DISCRIMINATION ON THE JOB

##### BEHAVIORAL OBJECTIVES:

- (1) To identify laws pertaining to sex discrimination on the job.
- (2) To identify what constitutes sexual harassment on the job.
- (3) To identify appropriate procedures and actions in response to sex discrimination and sexual harassment on the job.

##### TEACHING STRATEGIES

Have Teen Parents read materials about job discrimination and

sexual harassment, including applicable laws.

##### RESOURCES

EEO Compliance Manual, Part 1604, Office of Voluntary Programs. (Other Resource)

Articles: "Sexual Harassment: Understanding the Guidelines," Management World, June 1983, pp. 14-20; "Sexual Harassment in the Office," Management World, November 1980, pp. 11-15.

"Sexual Harassment on the Job Is Against the Law," Kentucky Commission on Human Rights. (Booklet)

Using a transparency, discuss with Teen Parents what constitutes sexual harassment on the job. Explain that sexual harassment is one part of sex discrimination.

Discuss false perceptions of women held by men which may lead to job discrimination.

Have Teen Parents read and discuss case studies involving job discrimination and sexual harassment.

Have Teen Parents list ways in which they might be discriminated against when looking for a job and/or on the job.

Discuss the appropriate actions for handling sexual harassment and sex discrimination on the job.

Identify preventive discrimination tips for Teen Parents. Include the following: keeping own records of absences, sick leaves, and tardiness; reading and understanding the job description; keeping an up-to-date list of completed project assignments; not allowing job performance to be tainted due to being a single parent; and selling job performance at every opportunity.

#### EVALUATION TECHNIQUE:

Provide Teen Parents with case situations of possible sex discrimination. Have them apply the laws for sex discrimination to determine if the person should file a complaint.

Transparency: Sexual Harassment, Handbook, p. 234.

Transparency: False Perceptions, Handbook, p. 235.

"Sexual Harassment on the Job Is Against the Law," Kentucky Commission on Human Rights; "Equal Employment Opportunity," Haimes Associates, Inc. (Booklets)

Article: "Sexual Harassment: A Costly Mistake," Management World, June 1983, pp. 14-34.

Handout: Action in Response to Sex Discrimination, Handbook, p. 236.

UNLAWFUL APPLICATION ITEMS

MARITAL STATUS?

RELIGION?

HAVE YOU BEEN ARRESTED?

PLACE OF BIRTH?

LIST CLUBS OR SOCIETIES TO  
WHICH YOU BELONG.

WHERE DID YOUR FATHER  
WORK?

DO YOU RECEIVE ALIMONY?

NUMBER OF CHILDREN?

AGE OF CHILDREN?

MOTHER'S MAIDEN NAME?

SPOUSE'S OCCUPATION?

ARE YOU CURRENTLY  
PREGNANT?

LIST CREDIT REFERENCES.

HEIGHT?

WEIGHT?



## SEXUAL HARASSMENT

EXPERIENCING UNSOLICITED, UNWANTED  
BEHAVIORS AS DESCRIBED BELOW

----->

WHICH HAVE ADVERSE RESULTS AS  
DESCRIBED BELOW

OVERT PHYSICAL: ACTUAL TOUCHING OR  
OBJECTIONABLE PHYSICAL CONTACT.

### ADVERSE JOB CONSEQUENCES

- JOB TRANSFER
- DEMOTION
- CHANGES IN PERFORMANCE EVALUATIONS
- DISCIPLINARY ACTIONS
- TERMINATION

OVERT NON-PHYSICAL: SUGGESTIONS OF  
SEXUAL RELATIONS COUPLED WITH STATED  
OR SUGGESTED ADVERSE JOB CONSEQUENCES  
IF REJECTED.

SUBTLE SOLICITATION: APPROACHED IN A  
SUBTLE MANNER WITH THE SUGGESTION  
THAT "FRIENDLY" EMPLOYEES WILL HAVE  
MORE OPPORTUNITIES.

### CREATION OF A SEXUALLY HARASSING WORK ENVIRONMENT

HARASSING ENVIRONMENT: SUBJECTED TO  
CONSTANT SERIES OF SEXUAL COMMENTS  
AND INNUENDO WHICH BECOMES A "TERM  
AND CONDITION" FOR EMPLOYMENT.

## FALSE PERCEPTIONS

PREGNANT WOMEN ARE TOO WEAK, FRAGILE, AND SICKLY TO WORK.

- NOT TRUE FOR MOST WOMEN
- LAW REQUIRES THAT ALTERNATIVE ASSIGNMENTS BE FOUND IF NECESSARY

WOMEN SHOULD NOT BE IN A SUPERVISORY POSITION OVER MEN.

- LAW REQUIRES THAT PROMOTIONS BE BASED ON JOB PERFORMANCE

WOMEN CANNOT HANDLE JOBS WITH HIGH PRESSURE OR STRESS.

- ABILITY TO HANDLE STRESS VARIES WITH INDIVIDUALS REGARDLESS OF SEX

WOMEN DO NOT NEED TO MAKE AS MUCH MONEY AS MEN SINCE THEIRS IS A SECOND INCOME.

- NOT TRUE, A LARGE PERCENTAGE OF FAMILIES ARE HEADED BY FEMALE, SINGLE PARENTS
- THE LAW REQUIRES EQUAL PAY FOR EQUAL WORK

## ACTION IN RESPONSE TO SEX DISCRIMINATION

### Response to Sexual Harassment:

If sexual harassment occurs from a co-worker or a customer:

(A co-worker or customer does not have the authority to hire, fire, or promote.)

Notify company management immediately.

If corrective action is not taken, the company becomes guilty of sex discrimination.

Contact the state's Commission on Human Rights for advice, technical assistance, and case evaluations for filing a complaint.

Kentucky Commission on Human Rights  
701 West Muhammad Ali Boulevard  
Louisville, KY 40203  
1-800-292-5566 (toll-free line)  
588-4024 (in Louisville)

If sexual harassment occurs from a superior:

The company is immediately guilty of sexual harassment--no internal action is required.

Contact the state's Commission on Human Rights for advice, technical assistance, and case evaluations for filing a complaint.

Consider the following factors concerning a complaint:

- Witness(es)
- Other women who have been approached (may contact women who have recently transferred or left the company)
- Job consequences (any change in job status following a sexual advance)
- Copies of written complaints to management.

### Response to Sex Discrimination:

Contact the state's Commission on Human Rights for advice, technical assistance, and case evaluations for filing a complaint. Provide any available documentation to support your case.

## RESOURCE GUIDE

### ARTICLE SOURCES

The Balance Sheet  
South-Western Publishing Company  
5101 Madison Road  
Cincinnati, OH 45227

Better Homes and Gardens  
Meredith Corporation  
1716 Locust Street  
Des Moines, IA 50336

Business Education Forum  
National Business Education Association  
1906 Associate Drive  
Reston, VA 22091

Business Week  
McGraw-Hill Book Company  
1221 Avenue of the Americas  
New York, NY 10036

Changing Times  
The Kiplinger Washington Editors Inc.  
1729 H Street, NW  
Washington, DC 20006

Consumer Report  
Consumers Union  
256 Washington Street  
Mount Vernon, NY 10550

Forecast and CO-ED  
Scholastic Inc.  
730 Broadway  
New York, NY 10003-9538

Health Care Management Review  
Aston Publications, Inc.  
16792 Oakmont Avenue  
Gaithersburg, MD 20877

Healthcare Financial Management  
Healthcare Financial Management Association  
1900 Spring Road  
Oak Brook, IL 60521

Illinois Teacher of Home Economics  
University of Illinois  
350 Education Building  
1310 South Sixth Street  
Champaign, IL 61820

Journal of Business Education  
Heldref Publications  
4000 Albermarle Street, NW  
Washington, DC 20016

Journal of Home Economics  
American Home Economics Association  
2010 Massachusetts Avenue, NW  
Washington, DC 20036-1028

Life  
Time, Inc.  
Time and Life Building  
New York, NY 10020

Management World  
Administrative Management Society  
Editorial and Circulation Offices  
AMS Building  
2360 Maryland Road  
Willow Grove, PA 19090

National Business Woman  
National Federation of Business and Professional  
Women's Clubs, Inc. of the United States of America  
2012 Massachusetts Avenue  
Washington, DC 20036

Nation's Business  
Chamber of Commerce of the United States  
1615 H Street, NW  
Washington, DC 20006

Newsweek  
Newsweek, Inc.  
444 Madison Avenue  
New York, NY 10022

Parents  
Gruner & Jahr USA Publishing  
685 Third Avenue  
New York, NY 10017

Time  
Time, Inc.  
Wilshire Boulevard  
Los Angeles, CA 90024-4193

Tips and Topics

College of Home Economics  
Texas Tech University  
P.O. Box 4067  
Lubbock, TX 79409-4067

VocEd

American Vocational Association, Inc.  
2020 North Fourteenth Street  
Arlington, VA 22201

Working Woman

Hal Publishers, Inc.  
342 Madison Avenue  
New York, NY 10132

BOOKLETS

American Council of Life Insurance  
1850 K Street, NW  
Washington, DC 20006

"A Consumer's Guide to Life Insurance"

"Policies for Protection: How Life Insurance and  
Health Insurance Work"

Bellman Publishing Company  
Arlington, MA 02174

"Scholarships, Fellowships, and Loans"

Better Business Bureau, Inc.  
1515 Wilson Boulevard  
Arlington, VA 22209

"History and Traditions"

"Standards for Automobiles and Trucks...Advertising and  
Selling...Rental and Leasing"

"Tips on Buying a Home"

"Tips on Buying a Home Computer"

"Tips on Buying a Used Car"

"Tips on Condos and Co-ops"

"Tips on Employment Services"

"Tips on Life Insurance"

"Tips on Renting a Car"

"Tips on Television Sets"

"Tips on Travel Packages"

"Tips on Weight-Loss Promotions"

"What About Car Care?"

Board of Governors of the Federal Reserve System  
Publications Services  
Washington, DC 20551

"Consumer Handbook to Credit Protection Laws"

Cooperative Extension Service  
University of Kentucky  
(Office in each county seat)  
    "Being All You Can Be"  
    "Managing Your Money"  
    "Mastering Family Stress"

Growth and Research Organization for Women, Inc.  
178 Walnut Street  
Lexington, KY 40507  
    "Stress"

Federal Trade Commission  
Sixth Street and Pennsylvania Avenue, NW  
Washington, DC 20580  
    "Auto Service Contract"  
    "Buying a Used Car"  
    "Choosing a Vocational School"  
    "Healthy Questions"  
    "Job Hunting, Should You Pay?"  
    "Make Knowledge Your Partner in Mail Order Shopping"  
    "Warranties: Making Business Sense Out of Warranty Law"

The Foundation Center  
888 Seventh Avenue  
New York, NY 10017  
    "Foundation Grants to Individuals"

Haines Associates, Inc.  
Management Consulting and Research  
708 South Washington Square  
Philadelphia, PA 19106  
    "Equal Employment Opportunity"

Institute of Gerontology  
University of Michigan  
Ann Arbor, MI 48109  
    "Women, Work, and Age: Policy Changes"

Internal Revenue Service  
P.O. Box 6900  
Florence, KY 41042  
    "Instructions for Preparing Form 1040"  
    "Instructions for Preparing 1040EZ and 1040A"

Kentucky Commission on Human Rights  
701 West Muhammad Ali Boulevard  
Louisville, KY 40203  
    "Sexual Harassment on the Job Is Against the Law"

Merrill Lynch Pierce Fenner and Smith Inc.  
One Liberty Plaza  
165 Broadway  
New York, NY 10080  
    "You and Your Money: A Financial Handbook for Women"



Money Management Institute  
Household Finance Corporation  
Prudential Plaza  
Chicago, IL 60601

- "Children and Money Management"
- "Home Furnishings and Equipment"
- "Your Automobile Dollar"
- "Your Clothing Dollar"
- "Your Financial Plan"
- "Your Food Dollar"
- "Your Housing Dollar"
- "Your Insurance Dollar"
- "Your Recreation Dollar"
- "Your Savings and Investment Dollar"
- "Your Shopping Dollar"

New York Life Insurance Company  
110 West Vine Street  
Lexington, KY 40507  
"Making the Most of Your Job Interview"

New York Stock Exchange  
11 Wall Street  
New York, NY 10005  
"You and the Investment World"

Reference Service Press  
Los Angeles, CA 90053  
"Directory of Financial Aids for Women"

University of Kentucky  
Center for Real Estate and Land Use Analysis  
Office for Research  
College of Business and Economics  
Lexington, KY 40506  
"A Kentucky Landlord/Tenant Guide"

U.S. Department of Education  
Office of the Bureau of Higher Education  
RO 33, 400 Maryland Avenue, SW  
Washington, DC 20202  
"A Selected List of Postsecondary Education Opportunities  
for Minorities and Women"

U.S. Department of Health and Human Services  
Social Security Administration  
6401 Security Boulevard  
Baltimore, MD 21235  
"A Women's Guide to Social Security"  
"How Work Affects Your Social Security Checks"  
"Your Social Security"

U.S. Department of Labor  
Bureau of Labor Statistics  
Washington, DC 20212  
"How to Prepare Yourself for Job Interviews"  
"Job Options for Women in the 80's"

U.S. Securities and Exchange Commission  
Washington, DC 20549  
"What Every Investor Should Know"

#### BOOKS

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Adler, Ronald B.; Rosenfeld, Lawrence B.; and Towne, Neil. Interplay: The Process of Interpersonal Communication. New York: Holt, Rinehart and Winston, 1980.

Baird, Clifford G. The Power of a Positive Self-image. Wheaton, IL: SP Publications, Inc., 1983.

Baltus, Rita K. Personal Psychology for Life and Work. New York: Gregg Division, McGraw-Hill Book Company, 1983.

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Bienenfeld, Florence. My Mom and Dad Are Getting a Divorce! St. Paul, MN: EMC Publishing, 1984.

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Boegehold, Betty D. Getting Ready to Read. New York: Ballantine Books, 1984.

Bolles, Richard Nelson. What Color Is Your Parachute? Berkeley: Ten Speed Press, 1984.

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Briggs, Dorothy. Your Child's Self-esteem. Garden City, NY: Dolphine Books, 1975.

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- Burns, David D. Feeling Good--The New Mood Therapy. New York: Signet Publishing Company, 1980.
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- Dlabay, Les R. Decisions: Making Personal Economic Choices. St. Paul: EMC Corporation, 1985.
- Donnelly, Mary Queen. Skills for Consumer Success. Cincinnati: South-Western Publishing Company, 1981.
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Charlie Brown's Second Super Book of Questions and Answers: About the Earth, 1977.  
Charlie Brown's Third Super Book of Questions and Answers: About All Kinds of Boats and Planes, Cars and Trains, and Other Things, 1978.  
Charlie Brown's Fourth Super Book of Questions and Answers: About All Kinds of People and How They Live, 1979.  
Charlie Brown's Fifth Super Book of Questions and Answers: About All Kinds of Things and How They Work, 1981.
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Yawkey, Thomas Daniels. The Self-concept of the Young Child. Brigham Young University Press, 1980.

#### FILMS

Evenflo  
771 N. Freedom Street, P.O. Box 190  
Ravenna, OH 44266-0190  
Nursing: A Family Affair

Johnson and Johnson Baby Products Company  
Consumer and Professional Services  
Grandview Road  
Skillman, NJ 08558  
Bathing Your Baby...A Touch of Love  
Newborn

March of Dimes Birth Defects Foundation  
Supply Division  
1275 Mamaroneck Avenue  
White Plains, NY 10605  
(Chapters in Ashland, Lexington, Louisville, Owensboro, Somerset)  
Alcohol: Crisis for the Unborn  
Born Hooked  
Unfinished Child  
Woman-Child

Videocassettes also available.

#### FILMSTRIPS

Glencoe Publishing Company  
17317 Ventura Boulevard  
Encino, CA 91316  
Choosing Each Other  
Divorce and Remarriage

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March of Dimes Birth Defects Foundation  
Supply Division  
1275 Mamaroneck Avenue  
White Plains, NY 10605  
(Chapters in Ashland, Lexington, Louisville, Owensboro, Somerset)  
Let's Talk about You  
The One of Us - Environmental Hazards to the Fetus

Pleasantville Media  
Suite PM 80  
P.O. Box 415  
Pleasantville, NY 10570  
Sexual Myths and Facts  
Teenage Sex: How to Set Limits

Society for Visual Education, Inc.  
1345 Diversey Parkway  
Chicago, IL 60614  
Child Abuse

Sunburst Communications  
Room SA6  
39 Washington Avenue  
Pleasantville, NY 10570  
Anatomy and Attitudes: Understanding Sexuality  
Part I: Exploring Attitudes  
Part II: Understanding Male Sexuality  
Part III: Understanding Female Sexuality  
Friends: How They Help...How They Hurt  
Human Sexuality  
OK to Say No: The Case for Waiting  
Sexual Values: A Matter of Responsibility  
Teenage Birth Control: Why Doesn't It Work?  
The Gentle Art of Saying No

#### PAMPHLETS

Abbott Laboratories  
Public Affairs  
Dept. 383P  
Abbott Park, IL 60064  
"Chlamydia Is Not a Flower"

American Lung Association of Kentucky  
P.O. Box 8405  
Louisville, KY 40208  
"Answers about Smoking and Pregnancy"  
"I Quit Smoking Because...I Love My Baby"  
"Smoking and the Two of You"

American Social Health Association

260 Sheridan Health Avenue

Suite 307

Palo Alto, CA 94306

"Some Questions and Answers about Chlamydia"

"Some Questions and Answers about Herpes"

Better Business Bureau, Inc.

1515 Wilson Boulevard

Arlington, VA 22209

"Effective Customer Relations and Complaint Handling"

"Facts about Health Insurance"

"Tips for Consumers from Your Better Business Bureau"

"Tips on Buying Your Own Phone"

"Tips on Health Spas"

"What Is a Better Business Bureau?"

Board of Governors of the Federal Reserve System

Publications Services

Washington, DC 20551

"The Equal Credit Opportunity Act and Credit Rights in Housing"

Century Products, Inc.

Stow, OH 44224

"How to Protect Your Child in a Car"

Closure Manufacturing Association

6845 Elm Street

Suite 208

McLean, VA 22101

"Make Baby Feeding Safe Feeding"

Commonwealth of Kentucky

Attorney General's Office

Division of Consumer Protection

Frankfort, KY 40601

"Small Claims"

Consumer Information Center

P.O. Box 100

Pueblo, CO 81002

"Contraception: Comparing the Options"

Cooperative Extension Service

University of Kentucky

(Office in each county seat)

"Ages and Stages: The Early Years"

"Creative Activities for Children"

"Feeding Your Baby"

"Food for Young Children"

"Guilty or Not Guilty? Will Day Care Harm Your Child?"

"Home Safety Is No Accident"

"How Children Learn Values"

"How Do You Score on Safety?"

"Learning to Play with Others"

269

"Make a Family Spending Plan"  
"Managing Your Relationships with Egograms"  
"Meal Planning"  
"Nutrition During Pregnancy"  
"Play with Me: I Want to Learn"  
"The Family Manages"  
"What's a 'Teachable' Moment?"  
"Your Child's Point of View"

Direct Selling Education Foundation  
1730 M Street, NW  
Washington, DC 20036  
"Questions Every Buyer Should Ask"

The Drackett Company  
Consumer Relations Department  
5020 Spring Grove Avenue  
Cincinnati, OH 45232  
"Protecting Your Child When Using Household Cleaners"

Evenflo  
771 North Freedom St.  
P.O. Box 190  
Ravenna, OH 44266-0190  
"Newborn Feeding Guide"  
"The Nursing Experience"

Federal Reserve Bank of Philadelphia  
Department of Consumer Affairs  
P.O. Box 66  
Philadelphia, PA 19105  
"Options for Savers"

Federal Trade Commission  
Sixth Street and Pennsylvania Avenue, NW  
Washington, DC 20580  
"Bait and Switch"  
"Car Ads: Low Interest Loans and Other Offers"  
"Contest Cons"  
"Door to Door Sales"  
"Health Spas: Exercise Your Rights"  
"Warranties"  
"Warranties: There Ought to Be a Law"

Food and Drug Administration  
Consumer Communications  
HFE-88  
Rockville, MD 20857  
"Dennis the Menace Takes a Poke at Poison"

General Mills, Inc.  
Nutrition Department  
Dept. 45, P. O. Box 1112  
Minneapolis, MN 55440  
"Meal Planning During Pregnancy"

270

Gerber Products Company  
445 State Street  
Fremont, MI 49412

- "A Handbook of Child Safety"
- "Baby's Book"
- "Expectant Mother's Guide"
- "Feeding Baby"
- "From Grocer's Shelf to Baby's Dish"
- "You and Your Baby--A Guide for Teenaged Mothers"

Hawaii Planned Parenthood  
P.O. Box 27046  
Honolulu, HI 96827

- "I Didn't Mean to Get Pregnant, Now What Can I Do?"

Johnson and Johnson Baby Products Company  
Consumer Professional Services  
Grandview Road  
Skillman, NJ 08558

- "Baby Care Basics"
- "Getting to Know Your Newborn"
- "Touch-The Language of Love"

Local Kentucky Health Departments

- "Feeding During the First Months"
- "Feeding During the Middle Months"
- "Feeding from 9 to 12 Months"
- "How to Have a Healthy Pregnancy"
- "Make Your Own Baby Foods"

Nutrient Leaflets:

- "Iron"
- "Protein"
- "Snacks Delicious and Nutritious"
- "Calcium"
- "Vitamin A"
- "Vitamin C"
- "Calories"
- "Eating Right"

March of Dimes Birth Defects Foundation  
Supply Division  
1275 Mamaroneck Avenue  
White Plains, NY 10605

(Chapters in Ashland, Lexington, Louisville, Owensboro, Somerset)

- "Babies Don't Thrive in Smoke-Filled Wombs"
- "Be Good to Your Baby Before It Is Born"
- "Birth Defects"
- "Dad, It's Your Baby Too"
- "Drugs, Alcohol, Tobacco Abuse During Pregnancy"
- "Recipe for Healthy Babies"
- "Sexually Transmitted Diseases"
- "Will My Drinking Hurt My Baby?"
- "You Are Pregnant, You're in Your Teens and You Need Help"
- "Your Special Child"

Mead Johnson and Company  
Evansville, IN 47721

- "A First Year Guide to Feeding Your Baby"
- "A Healthy Start for You and Your Baby"
- "A Parent's Guide to Vitamins and Minerals"
- "A Primer on Infant Nutrition"
- "Delivery and Beyond"
- "Feeding Baby"
- "Feeding Your Baby"
- "For the Young Mother-to-be"
- "How to Feed Your Baby...The First Year"
- "Taking Care of Yourself During Pregnancy"
- "The Breast-Feeding Family"
- "Vitamins with Fluoride"
- "Weaning and Supplementing Your Baby"
- "Weaning Your Baby"

Missouri Division of Health  
Department of Social Services  
P.O. Box 570  
Jefferson City, MD 65102  
"Munch"

National Center for Education in Maternal and Child Health  
3520 Prospect Street, N.W.  
Ground Floor, Suite 1  
Washington, D.C. 20057  
"Food for the Teenager During and After Pregnancy"

National Clearinghouse for Alcohol Information  
P.O. Box 2345  
Rockville, MD 20852  
"Alcohol and Your Unborn Baby"

National Dairy Council  
6300 North River Road  
Rosemont, IL 60018-4233  
(Offices in Lexington; Louisville; Paducah; Charleston, West Virginia;  
Cincinnati, Ohio; and Evansville, Indiana)  
"At This Very Special Time in Your Life"  
"Calcium: You Never Outgrow Your Need for It"  
"Food and You...Partners in Growth...During Pregnancy"  
"Food...From Birth to Birthday"  
"For Mothers-to-be: How to Build a Better Baby"  
"For Young Mothers-to-be: How to Take Care of Yourself And Your Baby"  
"The All-American Guide to Calcium-Rich Foods"

Network Publications  
1700 Mission Street, Suite 203  
Santa Cruz, CA 95060  
"Feel'n Good"

Office for Public Advocacy  
Protection and Advocacy Division  
State Office Building Annex  
Frankfort, KY 40601  
"Know Your Rights"

Personal Products Company  
Milltown, NJ 08850  
"Your Baby After Childbirth"

Planned Parenthood Federation of America, Inc.  
810 Seventh Avenue  
New York, NY 10019  
(Offices in Berea, Lexington, Louisville)  
"A Man's Guide to Sexuality"  
"Basics of Birth Control"  
"Deciding on Abortion"  
"Genital Herpes: Questions and Answers"  
"Guide to Birth Control: Seven Accepted Methods of Contraception"  
"Having Your Period"  
"How to Talk to Your Teenagers about the Facts of Life"  
"Nine Reasons Why Abortions Are Legal"  
"Sexuality Alphabet"  
"Sexually Transmitted Diseases: The Facts"  
"To Be or Not To Be a Mother, a Father"  
"What Teens Want to Know But Don't Know How to Ask"

Planned Parenthood of Minnesota  
1965 Ford Parkway  
St. Paul, MN 55116  
"Looking at Adoption"

Ralston Purina Company  
Office of Consumer Affairs  
Checkerboard Square  
St. Louis, MO 63164  
"Appetite Annie"

Ross Laboratories  
Columbus, OH 43216  
"Exercise Before and After Childbirth"  
"Feeding in the First Year"  
"Teenaged and Pregnant"  
"The Natural Way"  
"Weaning"  
"Your Baby Becomes a Toddler"  
"Your Baby's Safety-The Important First Year"  
"Your Child's Appetite"  
"Your Child's Fears"

Shering Corporation  
Gallopig Hill Road  
Kenilworth, NJ 07033  
"Contraception for the High-Risk Woman"  
"When Avoiding Pregnancy Is the Issue"

The Soap and Detergent Association  
475 Park Avenue South  
New York, NY 10016  
"Home Safe Home"

U.S. Department of Health and Human Services  
Social Security Administration  
6401 Security Boulevard  
Baltimore, MD 21235  
"How You Earn Social Security Credits"

U.S. Postal Service  
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Washington, DC 20260  
"False Billing Is Mail Fraud"

Wisconsin Clearinghouse  
University of Wisconsin System  
1954 East Washington Avenue  
Madison, WI 53704  
"How to Get Unstressed: The Bare Facts"

#### OTHER RESOURCES

American Council on Consumer Interests  
240 Stanley Hall  
University of Missouri  
Columbia, MO 65211  
American Council on Consumer Interests Newsletter

American Guidance Service  
Publishers' Building  
P.O. Box 99  
Circle Pines, MN 55014-1796  
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P.O. Box 3000  
Mount Kisco, NY 10549-0900  
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Rosemont, IL 60018-4233  
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Washington, DC 20506  
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Somerville, NJ 008876  
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## ADDRESSING STUDENTS WITH SPECIAL NEEDS

Some students may need special help in achieving competency. Ideas are presented here to help in identifying those students and in modifying materials and techniques to help them succeed.

### Identifying Students with Special Needs

Generally speaking, those students who cannot succeed in the regular vocational education programs without special help are termed "students with special needs" (Vocational Education Act of 1963 and Amendments). Persons most likely to be identified as students with special needs are the academically and economically disadvantaged and the handicapped--the mentally retarded, deaf and hard of hearing, speech impaired, emotionally disturbed, orthopedically (physically) impaired, health impaired, and learning disabled.

The handicapped are further identified as those (1) with a physical or mental disability that substantially impairs one, or more, major life activity-- walking, seeing, hearing, speaking, working, or learning; (2) who have a record or history of such impairment or condition; and (3) who are regarded as having an impairment (Rehabilitation Act of 1973). Women, minorities, the limited English speaking, and others likely to be underemployed or striving for equal opportunity in employment, when meeting the criteria for academic or economic deprivation, are specifically identified in the disadvantaged group to be given special help.

### Formulating a Basic Approach to Teaching

Society recognizes the right of every individual to an appropriate education, and the law mandates giving persons with special needs an equal chance. In brief:

1. The Vocational Education Amendments of 1976 give special emphasis to developing and providing programs of vocational education for "those with special educational handicaps" and reserves money to do so.
2. The Education for All Handicapped Children Act of 1975 assures that all handicapped children between the ages of three to twenty-one have available to them a free, appropriate public education which relates to their unique needs and is provided in the least restrictive environment.
3. The Rehabilitation Act of 1973 prohibits discrimination on the basis of handicap in any program or activity receiving federal financial assistance and directs employers to take affirmative action in hiring handicapped people.
4. The Education Amendments of 1972 prohibit discrimination on the basis of sex in educational programs receiving or benefiting from federal financial assistance.

### Redirecting Teaching Strategies Usually Used

Many of the strategies usually used with regular students may be redirected or modified and also provide effective learning activities for students with special needs. An explanation of how this may be done follows.

**AUDIO-VISUALS** (films, filmstrips, slide/tapes, videotapes, and ETV and commercial television programs). The combination of sight and sound provides more effective communication than either sight or sound alone. Audio-visuals may be used to supplement or replace other methods of presenting information. The hearing impaired will require captioning, signing, or a printed script written at the appropriate reading level or presenting only essential details. The visually impaired may glean information from the sound source, but additional explanation will need to be provided for any visual display of information which is not explained adequately by the narration. Some audio-visual presentations, particularly 8mm and 16mm films, may move too fast for the information to be grasped and need to be evaluated with this in mind.

**CONTACT WITH WORK ENVIRONMENT.** Handicapping conditions, limited finances, geographic isolation, cultural difference, limited communication skills, and social isolation have caused disadvantaged and handicapped persons to have little contact with the world of work. Familiarity with the work setting in which a particular job takes place and relationships with other jobs in the same business are just two examples of areas where special students may require special exposure by means of field trips, spending a day on the job, viewing films, or having additional training sessions.

**NOTE:** For those with physical impairments, field trips, on-site job observations, and work experience opportunities will be limited to "accessible" businesses in the community. Before deciding where to go, determine whether the facilities are accessible.

**DEMONSTRATION AND TRYOUT.** Demonstration by teacher, experienced workers, and previously trained students provide reliable role models for learners. Steps, procedures, precautions, physical manipulation, and techniques are imprinted visually in the order and at the time they should occur in task performance. Immediate tryout of the task following the demonstration or an immediate attempt of each step, technique, or procedure as it is demonstrated provides students direct involvement, permits correction and clarification, and promotes retention. Tryout also identifies areas in performance steps, techniques, tools, and work environment where handicapped students need to have modification in order to perform tasks and meet industry standards.

**ELIMINATION OF STEREOTYPING.** Disadvantaged and handicapped people face more than the sex role stereotyping myths in their quest for employment. The following are just a few examples: "Deaf people are dumb." "The best job for blind people is tuning pianos." "He'll never be able to do that; he's a cripple." "Mr. \_\_\_\_\_ was no good; so will be his son." "She can never do that; her parents didn't go to college." In addition to overcoming the unfounded assumptions of others, disadvantaged and



handicapped often have equal misconceptions about themselves thinking: "I can never do that." "\_\_\_\_\_, who is deaf, does assembly line work; that's what I'll do, too." "I'll never be anybody."

Overcoming stereotyping may begin with using sex-fair instructional materials and media, exploring interests and abilities, exploring two or three nontraditional jobs, or complimenting accomplishments. It may include planning how to reach an educational goal, providing role models (person with like handicap or socioeconomic background who has succeeded), as well as observing persons in nontraditional work roles. It means doing whatever raises aspirations and increases self-worth. It means attempting to eliminate underemployment.

**EMPLOYER INVOLVEMENT.** Programs with employer input are more practical and in line with the current needs of the job market. Employers who provide input feel a special kinship to the program and get a chance to see the students before meeting them in the job market.

For disadvantaged and handicapped students, employer involvement offers a very special opportunity to remove common misconceptions about their capabilities. It enables employers to help with any modification needed, see students performing tasks, and observe how the students relate to others. It gives students a chance to prove that they can do the work, that they will not endanger themselves or others, and that they will not increase expenses. These are major employer concerns. Both students and teachers should be prepared to provide reassuring answers and evidence to show there is no more risk than with the nonhandicapped.

Employers may be involved by giving class presentations; giving suggestions for program improvement and modifications; conducting mock interviews; and providing work experience, observations and worker interviews, job analysis, etc.

**HANDS-ON EXPERIENCES: PROBLEM SOLVING: PERSONAL INVOLVEMENT** (work samples, tryout exercises, games, role playing). Being involved in a sample of work through completing a product, performing related paper work, or role playing interpersonal relationships on the job keeps students interested, holds attention to the learning tasks, and injects the realities of working and job performance in the teaching/learning situation. It makes the student feel that the instruction is practical and valuable. Accomplishment means "qualified for work"--a great boost to self-esteem for those who doubt self-worth.

The instructor and other students should avoid taking over when handicapped students are awkward or slow in completing a task. The student cannot master the skill if someone else does it.

**ILLUSTRATIONS** (pictures, graphs, bulletin boards, transparencies, and other visuals). The disadvantaged, the mentally retarded, and the hearing impaired, particularly, are especially oriented to visual methods of learning. Other students, with the exception of the blind and some visually impaired, will appreciate visual presentation of information to be learned. Student handouts, with the steps to a task illustrated and

briefly and simply explained, are especially helpful. Captioning and brief explanations are important supplements. Many illustrations may be adapted for the visually impaired by making them tactile (so that they can be felt). Sometimes enlarged print and bold outlines help.

**INTERACTION: INDEPENDENCE.** Economic deprivation, geographic isolation, cultural isolation, and restrictions on mobility and social relationships imposed by physical impairments have limited the experiences of the disadvantaged and the handicapped in the community at large. Many have no previous work experience, little observation of the worker's daily routine, and limited social experiences. They have been sheltered at home; absent from the scene; at best, onlookers.

So that they will not continue in this role after vocational training, experiences in the community and involvement with nonhandicapped people and other students are of utmost importance. These students, as well as their families and the working community, need proof that they can function independently and completely. They need to establish contacts who can serve as references to recommend them as competent workers who can relate to others.

Field trips, worker interviews, cooperative work experience, spending a day on the job, and giving talks before civic groups are, therefore, important to the acclimation of disadvantaged and handicapped students to the world of work. Participating on team-work projects with other students; pairing with a slower or faster learning peer; pairing with a nonhandicapped, a nondisadvantaged, or person from another race or culture will help foster understanding and promote learning communication skills. Teaching special units dealing with related communication and social skills will also be necessary; for example: office etiquette, relationships with employer and other employees, daily work expectations which are not direct task performance, telephone skills, appropriate dress and grooming habits, to name a few.

**LISTENING** (explaining, discussing, reacting orally). Learning by listening is an important tool to the disadvantaged, the visually impaired, speech impaired, learning disabled, and others who "prefer to be told" or "have to be told" rather than read about it.

The visually impaired require identification of familiar sound in the work place to determine location of different work areas, equipment functions, and hazards. The hearing impaired require sight substitutions, such as indicator lights, for critical sounds they cannot hear. They may use lip reading, interpreting, and sound conduction or amplification devices. The retarded need to become accustomed to the sound of the work place so that they can work without being distracted. The speech impaired need to be accorded the right to listen although they may have trouble participating, or not be able to participate orally.

When information is presented for listening, instruction in how to listen (what to listen for) is important. An outline of the information presented, supplemented by visuals, tryout exercises, demonstrations, completion of questions to be answered, analysis of cases or problem



situations, or other application activities will enhance use and retention of information heard. Of questions to be answered, analysis of cases or problem situations, or other application activities will enhance use and retention of information heard.

Listening is a vocational skill as well as a learning skill. Workers must be able to receive information by listening as well as to provide information for listening. Most on-the-job instruction is given orally. Explanation must be given to and received from customers, co-workers, and supervisors.

**READING HELPS.** Being fluent in the technical vocabulary or language of the job and being able to read at the level required by the job is a part of occupational competency. On-the-job reading requirements may vary from the reading of signs to following instructions given in technical manuals. The instruction given in reading, then, for vocational purposes, will depend on the reading skills possessed by the student and the reading requirements on the job. Whether or not a supplemental class in remedial reading is offered, the vocational instructor will find providing reading helps also helps provide job skill.

Braille materials, large print textbooks, magnifying devices, and recordings may be provided for the visually impaired. Materials may be simplified or outlined for the hearing impaired and others with limited language skills. The native language may be supplied above the English for critical information in textbooks used by the limited English-speaking. Familiarity with the setting in which the printed information is applied may be given via field trips, demonstrations, or films to make reading easier and more meaningful.

Students with exceptional reading problems may require the help of a special reading teacher or be enrolled in a remedial reading program. Some schools employ vocational reading teachers to assist vocational students with developing vocational reading skills and doing the reading required in their programs.

**RECORDING AND RECORDINGS** (tapes, records, radio programs). Information may be presented and gained by listening to recorded information rather than be reading. This strategy will aid the nonreader, the poor reader, the visually impaired, the learning disabled, and others through use as a variation of teaching technique. Recording is also a useful tool for the deaf in notetaking; the recording script may be transcribed into print later by a hearing individual. It will also provide instruction for those who have missed initial classroom presentation of information or who need review. Recordings may be supplemented by slides and pictures.

**RELATED MATH.** Competency in math, like competency in reading, is more critical to some jobs than to others. Math is best taught in relation to the task of which it is a part. This instruction should incorporate basic math and remedial math instruction as needed. A cooperative or team-teaching effort with the math teachers or related math instructors in the school will relieve the burden on the vocational instructor. Enough practice and application exercises should be provided to insure

retention of the math operations involved. It is helpful to compile a list of the math competencies needed to complete the training program; prepare an assessment test to determine student skills; and plan, in the beginning, a program which the student can follow to attain the basic math competencies prerequisite to the course. If the skills cannot be acquired simultaneously to the job-skill training program, the student should postpone entry into the course until the prerequisite skills are attained. It may be necessary to prepare a special manual and exercises to provide the related math instruction.

**REMEDIAL AND RETENTION EXERCISES.** Doing learning activities does not necessarily make a student occupationally competent. Performance must be observed, misunderstandings clarified, procedures and techniques corrected, and repetition called for at a future time. Lesson planning should anticipate theory and tasks with which students are likely to have difficulty, include additional practice exercises, and provide alternate approaches to teaching. Repetition for retention should be provided, such as repetition of information in different media presentations or use of different types of application exercise. Review sessions, keeping notebooks, completing work samples, doing live work, and solving cases will also help.

**SAFETY.** The Occupational Safety and Health Act has increased employer concern for safety and underscored the importance of providing safety instruction along with task performance. It is especially important for the handicapped in two ways: (1) to overcome employer concern about the handicapped person's ability to take care of himself/herself and not endanger the lives of others; (2) to identify and deal with situations which are hazardous for persons because of particular handicaps.

To meet these needs for safety instruction, the handicapped student not only needs the basic or general safety instruction related to the occupation but safety instruction or special safety provisions needed for a person with his/her particular handicap. An example is the installation of a blinking light to tell a person who is deaf that equipment is running.

**NOTE:** The Kentucky Department of Labor, Occupational Safety and Health Program, Division of Education and Training, Frankfort, Kentucky 40601, Phone: (502) 564-6895, offers training programs to help vocational instructors teach safety.

**SUPPORT SERVICES.** Some students will require emotional, social and financial support in order to succeed in the instructional programs. Others will need career counseling and special assistance in becoming employed. Government agencies, special schools, special personnel, and organizations for disadvantaged and handicapped persons can provide this help. The following are examples and should not be considered an all-inclusive list: resource room teachers, rehabilitation counselors, guidance counselors, tutors, remedial teachers, instructors in special schools, occupational therapists, diagnostic specialists, media personnel, handicapped workers, workers who are members of a minority group, social workers, and others who can serve as role models. Survey

the community to identify who serves the needs of disadvantaged and handicapped persons in your area and incorporate their assistance in related learning activities.

UNIQUE MODIFICATION (modified equipment, tools, learning aids, changes in work environment, adaptations in course or training program content). Some students require special help in meeting physical job requirements. When considering modification, it is important to concentrate on what the student can do. If at all possible, enable the student to function in the work environment as it is usually found. Employers look favorably on handicapped persons with this kind of preparation.

Rehabilitation centers; organizations and schools for the blind, deaf, dyslexic, disabled, and mentally handicapped; and publishers and manufacturers of special instructional materials, aids, and equipment can offer aid in meeting unique needs. Consultation with special education personnel and rehabilitation counselors is a good starting point. The student should also be asked to make suggestions.

Care should be taken to insure occupational competency. Prospective employers should be shown how the modification operates in the work setting and how it increases efficiency.

The previously described list of strategies is not exhaustive. Others may be added. All will need to be directed toward the occupation for which training is being given, the students enrolled, the availability of instructional materials, and the community. It is also important to remember that what works well for one group of students or a particular student will not necessarily work well for another.